



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** UNITED SERVICES AUTOMOBILE ASSOCIATION

**City/State** SAN ANTONIO, TX

## Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 200,416,253

Peer Group Number: 9 Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: \_\_\_\_\_

### Peer Group

| Number | Description  |
|--------|--|
| 1      | Consolidated assets equal to or greater than \$10 billion  |
| 2      | Consolidated assets between \$3 billion and \$10 billion   |
| 3      | Consolidated assets between \$1 billion and \$3 billion  |
| 4      | Consolidated assets between \$500 million and \$1 billion  |
| 5      | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)                                 |
| 6      | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7      | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9      | Atypical and second-tier holding companies   |

Mailing Address:

**UNITED SERVICES AUTOMOBILE ASSOCIATION**  
**9800 FREDERICKSBURG ROAD**  
  
**SAN ANTONIO, TX 78288**

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Summary Ratios

|                                    | 12/31/2020  | 12/31/2019  | 12/31/2018  | 12/31/2017  | 12/31/2016 |
|------------------------------------|-------------|-------------|-------------|-------------|------------|
| Average assets (\$000) .....       | 184,776,230 | 167,406,238 | 158,706,759 | 152,855,632 |            |
| Net income (\$000) .....           | 3,906,889   | 4,006,321   | 2,290,846   | 2,421,922   |            |
| Number of BHCs in peer group ..... |             |             |             |             |            |

|  | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC | Peer # | Pct |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|-----|--------|-----|
| <b>Earnings and Profitability:</b>   |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| <b>Percent of Average Assets</b>   |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| Net interest income (tax equivalent) .....   | 3.14   |          |     | 3.73   |          |     | 3.75   |          |     | 3.55   |          |     |     |        |     |
| + Non-interest income .....  | 16.34  |          |     | 17.21  |          |     | 16.21  |          |     | 16.24  |          |     |     |        |     |
| – Overhead expense .....   | 16.82  |          |     | 18.11  |          |     | 17.89  |          |     | 17.20  |          |     |     |        |     |
| – Provision for credit losses .....  | 0.50   |          |     | 0.43   |          |     | 0.38   |          |     | 0.46   |          |     |     |        |     |
| + Securities gains (losses) .....  | 0.10   |          |     | 0      |          |     | -0.03  |          |     | -0.02  |          |     |     |        |     |
| + Other tax equivalent adjustments .....   | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| = Pretax net operating income (tax equivalent) .....                                 | 2.45   |          |     | 2.85   |          |     | 1.66   |          |     | 2.12   |          |     |     |        |     |
| Net operating income .....   | 2.11   |          |     | 2.39   |          |     | 1.44   |          |     | 1.58   |          |     |     |        |     |
| Net income .....   | 2.11   |          |     | 2.39   |          |     | 1.44   |          |     | 1.58   |          |     |     |        |     |
| Net income (Subchapter S adjusted) .....   |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| <b>Percent of Average Earning Assets</b>   |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| Interest income (tax equivalent) .....   | 3.54   |          |     | 4.26   |          |     | 4.18   |          |     | 3.96   |          |     |     |        |     |
| Interest expense .....   | 0.14   |          |     | 0.23   |          |     | 0.14   |          |     | 0.14   |          |     |     |        |     |
| Net interest income (tax equivalent) .....   | 3.40   |          |     | 4.04   |          |     | 4.04   |          |     | 3.83   |          |     |     |        |     |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>                                  |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| Net loan and lease losses / Average loans and leases .....                           | 1.18   |          |     | 1.41   |          |     | 1.38   |          |     | 1.40   |          |     |     |        |     |
| Earnings coverage of net loan and lease losses (X) .....                             | 9.81   |          |     | 7.84   |          |     | 4.81   |          |     | 5.72   |          |     |     |        |     |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale ..... | 2.68   |          |     | 1.62   |          |     | 1.62   |          |     | 1.78   |          |     |     |        |     |
| Allowance for loan and lease losses / Total loans and leases .....                   | 2.64   |          |     | 1.53   |          |     | 1.58   |          |     | 1.73   |          |     |     |        |     |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....             | 5.30   |          |     | 1.28   |          |     | 1.24   |          |     | 0.84   |          |     |     |        |     |
| 30–89 days past due loans and leases / Total loans and leases .....                  | 0.39   |          |     | 0.55   |          |     | 0.59   |          |     | 0.53   |          |     |     |        |     |
| <b>Liquidity and Funding</b>   |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| Net noncore funding dependence .....   | -1.12  |          |     | -4.93  |          |     | -10.83 |          |     | -9.62  |          |     |     |        |     |
| Net short-term noncore funding dependence .....                                      | -3.30  |          |     | -6.11  |          |     | -12.41 |          |     | -11.75 |          |     |     |        |     |
| Net loans and leases / Total assets .....  | 21.40  |          |     | 29.19  |          |     | 30.42  |          |     | 31.14  |          |     |     |        |     |
| <b>Capitalization</b>  |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| Tier 1 leverage ratio .....  | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Holding company equity capital / Total assets .....                                  | 20.09  |          |     | 20.33  |          |     | 19.65  |          |     | 19.66  |          |     |     |        |     |
| Total equity capital (including minority interest) / Total assets .....              | 20.18  |          |     | 20.33  |          |     | 19.65  |          |     | 19.66  |          |     |     |        |     |
| Common equity tier 1 capital / Total risk-weighted assets .....                      |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| Net loans and leases / Equity capital (X) .....                                      | 1.07   |          |     | 1.44   |          |     | 1.55   |          |     | 1.58   |          |     |     |        |     |
| Cash dividends / Net income .....  | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Cash dividends / Net income (Subchapter S adjusted) .....                            |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| <b>Growth Rates</b>  |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| Assets .....   | 15.32  |          |     | 9.51   |          |     | 1.95   |          |     | 5.52   |          |     |     |        |     |
| Equity capital .....   | 13.96  |          |     | 13.32  |          |     | 1.86   |          |     | 6.14   |          |     |     |        |     |
| Net loans and leases .....   | -15.46 |          |     | 5.09   |          |     | -0.40  |          |     | -0.12  |          |     |     |        |     |
| Noncore funding .....  | 255.88 |          |     | 6.32   |          |     | -10.58 |          |     | -46.38 |          |     |     |        |     |
| <b>Parent Company Ratios</b>   |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| Short-term debt / Equity capital .....   | 0      |          |     | 0.06   |          |     | 0      |          |     | 0.21   |          |     |     |        |     |
| Long-term debt / Equity capital .....  | 0.50   |          |     | 1.24   |          |     | 0.98   |          |     | 2.07   |          |     |     |        |     |
| Equity investment in subsidiaries / Equity capital .....                             | 75.22  |          |     | 73.50  |          |     | 77.74  |          |     | 75.97  |          |     |     |        |     |
| Cash from ops + noncash items + op expense / Op expense + dividends .....            | 113.05 |          |     | 118.44 |          |     | 113.27 |          |     | 110.81 |          |     |     |        |     |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

| Dollar Amount in Thousands  | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change |        |
|---|------------|------------|------------|------------|------------|----------------|--------|
|   |            |            |            |            |            | 1-Year         | 5-Year |
| Interest and fees on loans.....   | 3,220,158  | 3,618,732  | 3,474,643  | 3,227,052  |            | -11.01         | 12.80  |
| Income from lease financing receivables.....                                | 0          | 0          | 0          | 0          |            |                |        |
| Fully taxable income on loans and leases.....                               | 3,220,158  | 3,618,732  | 3,474,643  | 3,227,052  |            | -11.01         | 12.80  |
| Tax-exempt income on loans and leases.....                                  | 0          | 0          | 0          | 0          |            |                |        |
| Estimated tax benefit on income on loans and leases.....                    | 0          | 0          | 0          | 0          |            |                |        |
| Income on loans and leases (tax equivalent).....                            | 3,220,158  | 3,618,732  | 3,474,643  | 3,227,052  |            | -11.01         | 12.80  |
| Investment interest income (tax equivalent).....                            | 2,801,094  | 2,788,951  | 2,363,103  | 2,165,985  |            | 0.44           | 55.07  |
| Interest on balances due from depository institutions.....                  | 28,515     | 173,875    | 140,780    | 84,942     |            | -83.60         | 90.32  |
| Interest income on other earning assets.....                                | 3,219      | 3,877      | 174,736    | 141,256    |            | -16.97         | -97.51 |
| Total interest income (tax equivalent).....                                 | 6,052,986  | 6,585,435  | 6,153,262  | 5,619,235  |            | -8.09          | 25.97  |
| Interest on time deposits of \$250K or more.....                            | 16,370     | 16,575     | 7,821      | 14,150     |            | -1.24          |        |
| Interest on time deposits < \$250K.....                                     | 73,143     | 73,997     | 40,789     | 56,050     |            | -1.15          |        |
| Interest on foreign office deposits.....                                    | 0          | 0          | 0          | 0          |            |                |        |
| Interest on other deposits.....   | 97,041     | 196,587    | 106,300    | 80,829     |            | -50.64         | 40.04  |
| Interest on other borrowings and trading liabilities.....                   | 56,400     | 61,301     | 54,321     | 41,252     |            | -7.99          | 143.00 |
| Interest on subordinated debt and mandatory convertible securities.....     | 0          | 0          | 0          | 0          |            |                |        |
| Total interest expense.....   | 242,954    | 348,460    | 209,231    | 192,281    |            | -30.28         | 12.16  |
| Net interest income (tax equivalent).....                                   | 5,810,032  | 6,236,975  | 5,944,031  | 5,426,954  |            | -6.85          | 26.62  |
| Non-interest income.....  | 30,198,521 | 28,807,965 | 25,727,461 | 24,830,797 |            | 4.83           | 50.47  |
| Adjusted operating income (tax equivalent).....                             | 36,008,553 | 35,044,940 | 31,671,492 | 30,257,751 |            | 2.75           | 46.03  |
| Overhead expense.....   | 31,076,349 | 30,323,778 | 28,395,043 | 26,297,100 |            | 2.48           | 46.01  |
| Provision for credit losses.....  | 931,392    | 712,792    | 600,286    | 696,277    |            |                | 57.13  |
| Securities gains (losses).....  | 189,503    | 8,284      | -40,093    | -26,374    |            | 2187.58        |        |
| Other tax equivalent adjustments.....                                       | -1         | 1          | -1         | -1         |            |                |        |
| Pretax net operating income (tax equivalent).....                           | 4,524,423  | 4,773,243  | 2,636,069  | 3,237,999  |            | -5.21          | 66.04  |
| Applicable income taxes.....  | 606,467    | 761,743    | 339,293    | 801,508    |            | -20.38         | 42.47  |
| Tax equivalent adjustments.....   | 2,971      | 4,015      | 5,103      | 14,450     |            | -26.00         | -83.93 |
| Applicable income taxes (tax equivalent).....                               | 609,438    | 765,758    | 344,396    | 815,958    |            | -20.41         | 37.21  |
| Minority interest.....  | 8,096      | 1,164      | 827        | 119        |            | 595.53         | -7.30  |
| Net income before discontinued operations, net of minority interest.....    | 3,906,889  | 4,006,321  | 2,290,846  | 2,421,922  |            | -2.48          | 71.96  |
| Discontinued operations, net of applicable income taxes.....                | 0          | 0          | 0          | 0          |            |                |        |
| Net income attributable to holding company.....                             | 3,906,889  | 4,006,321  | 2,290,846  | 2,421,922  |            | -2.48          | 71.96  |
| <b>Memoranda</b>  |            |            |            |            |            |                |        |
| Net income - holding company and noncontrolling (minority) interest.....    | 3,914,985  | 4,007,485  | 2,291,673  | 2,422,041  |            | -2.31          | 71.66  |
| Investment securities income (tax equivalent).....                          | 2,801,094  | 2,788,951  | 2,363,103  | 2,165,985  |            | 0.44           | 55.07  |
| US Treasury and agency securities (excluding mortgage-backed securities) .. | 60,336     | 113,544    | 114,715    | 110,585    |            | -46.86         | -38.18 |
| Mortgage-backed securities.....   | 866,438    | 717,576    | 560,667    | 439,889    |            | 20.75          | 195.89 |
| All other securities.....   | 1,874,320  | 1,957,831  | 1,687,721  | 1,615,511  |            | -4.27          | 32.38  |
| Cash dividends declared.....  | 0          | 0          | 0          | 0          |            |                |        |
| Common.....   | 0          | 0          | 0          | 0          |            |                |        |
| Preferred.....  | 0          | 0          | 0          | 0          |            |                |        |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

|  | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>Percent of Average Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Interest income (tax equivalent) .....   | 3.28       |          |     | 3.93       |          |     | 3.88       |          |     | 3.68       |          |     |            |        |     |
| Less: Interest expense .....   | 0.13       |          |     | 0.21       |          |     | 0.13       |          |     | 0.13       |          |     |            |        |     |
| Equals: Net interest income (tax equivalent) .....                             | 3.14       |          |     | 3.73       |          |     | 3.75       |          |     | 3.55       |          |     |            |        |     |
| Plus: Non-interest income .....  | 16.34      |          |     | 17.21      |          |     | 16.21      |          |     | 16.24      |          |     |            |        |     |
| Equals: adjusted operating income (tax equivalent) .....                       | 19.49      |          |     | 20.93      |          |     | 19.96      |          |     | 19.79      |          |     |            |        |     |
| Less: Overhead expense .....   | 16.82      |          |     | 18.11      |          |     | 17.89      |          |     | 17.20      |          |     |            |        |     |
| Less: Provision for credit losses .....  | 0.50       |          |     | 0.43       |          |     | 0.38       |          |     | 0.46       |          |     |            |        |     |
| Plus: Realized gains (losses) on held-to-maturities securities .....           | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Plus: Realized gains (losses) on available-for-sale securities .....           | 0.10       |          |     | 0          |          |     | -0.03      |          |     | -0.02      |          |     |            |        |     |
| Plus: other tax equivalent adjustments .....                                   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Equals: Pretax net operating income (tax equivalent) .....                     | 2.45       |          |     | 2.85       |          |     | 1.66       |          |     | 2.12       |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Less: Applicable income taxes (tax equivalent) .....                           | 0.33       |          |     | 0.46       |          |     | 0.22       |          |     | 0.53       |          |     |            |        |     |
| Less: Minority interest .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Equals: Net operating income .....   | 2.11       |          |     | 2.39       |          |     | 1.44       |          |     | 1.58       |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Plus: Net extraordinary items .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Equals: Net income .....   | 2.11       |          |     | 2.39       |          |     | 1.44       |          |     | 1.58       |          |     |            |        |     |
| Memo: Net income (last four quarters) .....                                    | 2.11       |          |     | 2.39       |          |     | 1.44       |          |     | 1.58       |          |     |            |        |     |
| Net income—BHC and noncontrolling (minority) interest .....                    | 2.12       |          |     | 2.39       |          |     | 1.44       |          |     | 1.58       |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Margin Analysis</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Average earning assets / Average assets .....                                  | 92.59      |          |     | 92.32      |          |     | 92.68      |          |     | 92.72      |          |     |            |        |     |
| Average interest-bearing funds / Average assets .....                          | 46.81      |          |     | 45.65      |          |     | 46.57      |          |     | 47.19      |          |     |            |        |     |
| Interest income (tax equivalent) / Average earning assets .....                | 3.54       |          |     | 4.26       |          |     | 4.18       |          |     | 3.96       |          |     |            |        |     |
| Interest expense / Average earning assets .....                                | 0.14       |          |     | 0.23       |          |     | 0.14       |          |     | 0.14       |          |     |            |        |     |
| Net interest income (tax equivalent) / Average earning assets .....            | 3.40       |          |     | 4.04       |          |     | 4.04       |          |     | 3.83       |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Yield or Cost</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Total loans and leases (tax equivalent) .....                                  | 6.81       |          |     | 7.29       |          |     | 7.12       |          |     | 6.61       |          |     |            |        |     |
| Interest-bearing bank balances .....   | 0.33       |          |     | 2.15       |          |     | 1.43       |          |     | 0.82       |          |     |            |        |     |
| Federal funds sold and reverse repos .....                                     |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Trading assets .....   |            |          |     | 0          |          |     | 3.07       |          |     | 2.89       |          |     |            |        |     |
| Total earning assets .....   | 3.54       |          |     | 4.26       |          |     | 4.18       |          |     | 3.95       |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Investment securities (tax equivalent) .....                                   | 2.81       |          |     | 3.38       |          |     | 3.28       |          |     | 3.17       |          |     |            |        |     |
| US Treasury and agency securities (excluding mortgage-backed securities) ..... | 0.81       |          |     | 2.24       |          |     | 1.71       |          |     | 1.49       |          |     |            |        |     |
| Mortgage-backed securities .....   | 1.97       |          |     | 2.44       |          |     | 2.46       |          |     | 2.22       |          |     |            |        |     |
| All other securities .....   | 4.32       |          |     | 4.54       |          |     | 3.95       |          |     | 3.90       |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Interest-bearing deposits .....  | 0.22       |          |     | 0.39       |          |     | 0.22       |          |     | 0.22       |          |     |            |        |     |
| Time deposits of \$250K or more .....  | 1.82       |          |     | 1.93       |          |     | 0.89       |          |     |            |          |     |            |        |     |
| Time deposits < \$250K .....   | 1.60       |          |     | 1.57       |          |     | 0.85       |          |     |            |          |     |            |        |     |
| Other domestic deposits .....  | 0.13       |          |     | 0.29       |          |     | 0.16       |          |     |            |          |     |            |        |     |
| Foreign deposits .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Federal funds purchased and repos .....  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Other borrowed funds and trading liabilities .....                             | 1.57       |          |     | 2.30       |          |     | 1.89       |          |     | 1.50       |          |     |            |        |     |
| All interest-bearing funds .....   | 0.28       |          |     | 0.46       |          |     | 0.28       |          |     | 0.27       |          |     |            |        |     |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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## Non-interest Income and Expenses

| Dollar Amount in Thousands  | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Non-interest Income and Expenses</b>                                   |            |            |            |            |            |
| Total non-interest income .....   | 30,198,521 | 28,807,965 | 25,727,461 | 24,830,797 |            |
| Fiduciary activities income .....   | 29,210     | 18,456     | 18,454     | 18,226     |            |
| Service charges on deposit accounts - domestic .....                      | 193,549    | 251,422    | 203,580    | 191,203    |            |
| Trading revenue .....   | 0          | 0          | -486,555   | 613,512    |            |
| Investment banking fees and commissions .....                             | 93,551     | 489,389    | 699,458    | 673,441    |            |
| Insurance activities revenue .....  | 25,541,485 | 24,116,023 | 22,368,440 | 20,231,438 |            |
| Venture capital revenue .....   | 0          | 0          | 0          | 0          |            |
| Net servicing fees .....  | -276,397   | -113,204   | 94,580     | 23,678     |            |
| Net securitization income .....   | 0          | -2,447     | 0          | -2,491     |            |
| Net gains (losses) on sales of loans, OREO, other assets .....            | 958,219    | 639,538    | 434,847    | 594,049    |            |
| Other non-interest income .....   | 3,658,904  | 3,408,788  | 2,394,657  | 2,487,741  |            |
| Total overhead expenses .....   | 31,076,349 | 30,323,778 | 28,395,043 | 26,297,100 |            |
| Personnel expense .....   | 5,642,706  | 4,992,457  | 4,364,919  | 4,094,228  |            |
| Net occupancy expense .....   | 346,336    | 284,760    | 270,916    | 250,502    |            |
| Goodwill impairment losses .....  | 0          | 0          | 0          | 0          |            |
| Amortization expenses and impairment loss (other intangible assets) ..... | 0          | 274,577    | 263,632    | 246,463    |            |
| Other operating expenses .....  | 25,087,307 | 24,771,984 | 23,495,576 | 21,705,907 |            |
| Fee income on mutual funds and annuities .....                            | 29,545     | 288,817    | 501,428    | 438,610    |            |
| <b>Memoranda</b>  |            |            |            |            |            |
| Assets under management in proprietary mutual funds and annuities .....   | 20,689,324 | 19,481,986 | 93,512,286 | 95,912,104 |            |
| Number of equivalent employees .....                                      | 52,928     | 49,071     | 46,043     | 45,871     |            |
| Average personnel expense per employee .....                              | 106.61     | 101.74     | 94.80      | 89.26      |            |
| Average assets per employee .....   | 3,491.09   | 3,411.51   | 3,446.92   | 3,332.29   |            |

## Analysis Ratios

|   |       |  |  |       |  |  |       |  |  |       |  |  |  |  |  |
|---|-------|--|--|-------|--|--|-------|--|--|-------|--|--|--|--|--|
| Mutual fund fee income / Non-interest income .....                  | 0.10  |  |  | 1     |  |  | 1.95  |  |  | 1.77  |  |  |  |  |  |
| Overhead expenses / Net Interest Income + non-interest income ..... | 86.31 |  |  | 86.54 |  |  | 89.67 |  |  | 86.95 |  |  |  |  |  |

## Percent of Average Assets

|   |       |  |  |       |  |  |       |  |  |       |  |  |  |  |  |
|---|-------|--|--|-------|--|--|-------|--|--|-------|--|--|--|--|--|
| Total overhead expense .....            | 16.82 |  |  | 18.11 |  |  | 17.89 |  |  | 17.20 |  |  |  |  |  |
| Personnel expense .....                 | 3.05  |  |  | 2.98  |  |  | 2.75  |  |  | 2.68  |  |  |  |  |  |
| Net occupancy expense .....             | 0.19  |  |  | 0.17  |  |  | 0.17  |  |  | 0.16  |  |  |  |  |  |
| Other operating expenses .....          | 13.58 |  |  | 14.96 |  |  | 14.97 |  |  | 14.36 |  |  |  |  |  |
| Overhead less non-interest income ..... | 0.48  |  |  | 0.91  |  |  | 1.68  |  |  | 0.96  |  |  |  |  |  |

## Percent of Adjusted Operating Income (Tax Equivalent)

|  |       |  |  |       |  |  |       |  |  |       |  |  |  |  |  |
|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|--|--|--|
| Total overhead expense .....   | 86.30 |  |  | 86.53 |  |  | 89.65 |  |  | 86.91 |  |  |  |  |  |
| Personnel expense .....  | 15.67 |  |  | 14.25 |  |  | 13.78 |  |  | 13.53 |  |  |  |  |  |
| Net occupancy expense .....  | 0.96  |  |  | 0.81  |  |  | 0.86  |  |  | 0.83  |  |  |  |  |  |
| Other operating expenses .....   | 69.67 |  |  | 71.47 |  |  | 75.02 |  |  | 72.55 |  |  |  |  |  |
| Total non-interest income .....  | 83.86 |  |  | 82.20 |  |  | 81.23 |  |  | 82.06 |  |  |  |  |  |
| Fiduciary activities income .....  | 0.08  |  |  | 0.05  |  |  | 0.06  |  |  | 0.06  |  |  |  |  |  |
| Service charges on domestic deposit accounts .....                           | 0.54  |  |  | 0.72  |  |  | 0.64  |  |  | 0.63  |  |  |  |  |  |
| Trading revenue .....  | 0     |  |  | 0     |  |  | -1.54 |  |  | 2.03  |  |  |  |  |  |
| Investment banking fees and commissions .....                                | 0.26  |  |  | 1.40  |  |  | 2.21  |  |  | 2.23  |  |  |  |  |  |
| Insurance activities revenue .....   | 70.93 |  |  | 68.81 |  |  | 70.63 |  |  | 66.86 |  |  |  |  |  |
| Venture capital revenue .....  | 0     |  |  | 0     |  |  | 0     |  |  | 0     |  |  |  |  |  |
| Net servicing fees .....   | -0.77 |  |  | -0.32 |  |  | 0.30  |  |  | 0.08  |  |  |  |  |  |
| Net securitization income .....  | 0     |  |  | -0.01 |  |  | 0     |  |  | -0.01 |  |  |  |  |  |
| Net gain (loss) - sales of loans, OREO, and other assets .....               | 2.66  |  |  | 1.82  |  |  | 1.37  |  |  | 1.96  |  |  |  |  |  |
| Other non-interest income .....  | 10.16 |  |  | 9.73  |  |  | 7.56  |  |  | 8.22  |  |  |  |  |  |
| Overhead less non-interest income .....                                      | 2.44  |  |  | 4.33  |  |  | 8.42  |  |  | 4.85  |  |  |  |  |  |
| Applicable income taxes / Pretax net operating income (tax equivalent) ..... | 13.40 |  |  | 15.96 |  |  | 12.87 |  |  | 24.75 |  |  |  |  |  |
| Applicable income tax + TE / Pretax net operating income + TE .....          | 13.47 |  |  | 16.04 |  |  | 13.06 |  |  | 25.20 |  |  |  |  |  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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**Assets**

| Dollar Amount in Thousands                                      | 12/31/2020  | 12/31/2019  | 12/31/2018  | 12/31/2017  | 12/31/2016 | Percent Change |          |
|---|-------------|-------------|-------------|-------------|------------|----------------|----------|
|   |             |             |             |             |            | 1-Year         | 5-Year   |
| Real estate loans   | 7,368,919   | 8,007,534   | 6,593,951   | 7,388,269   |            | -7.98          | -17.87   |
| Commercial and industrial loans                                 | 0           | 0           | 0           | 0           |            |                | -100.00  |
| Loans to individuals  | 36,502,723  | 43,326,594  | 42,268,321  | 41,751,364  |            | -15.75         | -5.56    |
| Loans to depository institutions and acceptances of other banks | 0           | 0           | 0           | 0           |            |                |          |
| Agricultural loans  | 0           | 0           | 0           | 0           |            |                |          |
| Other loans and leases  | 180,586     | 188,145     | 189,494     | 182,777     |            | -4.02          | -1.17    |
| Less: Unearned income   | 0           | 0           | 0           | 0           |            |                |          |
| Loans and leases, net of unearned income                        | 44,052,228  | 51,522,273  | 49,051,766  | 49,322,410  |            | -14.50         | -7.87    |
| Less: Allowance for loan and lease losses                       | 1,164,233   | 788,849     | 775,330     | 851,541     |            | 47.59          | 55.24    |
| Net loans and leases  | 42,887,995  | 50,733,424  | 48,276,436  | 48,470,869  |            | -15.46         | -8.87    |
| Debt securities that reprice or mature in over 1 year           | 106,983,919 | 79,311,696  | 65,508,900  | 64,695,201  |            | 34.89          | 104.76   |
| Mutual funds and equity securities                              | 7,564,147   | 7,970,683   | 304,163     | 184,556     |            | -5.10          | 5281.78  |
| Subtotal  | 157,436,061 | 138,015,803 | 114,089,499 | 113,350,626 |            | 14.07          | 58.30    |
| Interest-bearing bank balances                                  | 8,062,303   | 5,912,251   | 9,762,581   | 8,412,557   |            | 36.37          | 6.13     |
| Federal funds sold and reverse repos                            | 0           | 0           | 0           | 0           |            |                |          |
| Debt securities that reprice or mature within 1 year            | 7,048,597   | 4,634,782   | 6,125,048   | 6,440,226   |            | 52.08          | -4.25    |
| Trading assets  | 0           | 0           | 5,583,848   | 5,506,072   |            |                | -100.00  |
| Total earning assets  | 172,546,961 | 148,562,836 | 135,560,976 | 133,709,481 |            | 16.14          | 46.08    |
| Non-interest-bearing cash and due from depository institutions  | 4,021,684   | 1,933,131   | 1,351,915   | 1,741,613   |            | 108.04         | 236.71   |
| Premises, fixed assets, and leases                              | 1,413,277   | 1,490,037   | 1,491,195   | 1,366,003   |            | -5.15          | 6.47     |
| Other real estate owned   | 1,273       | 2,267       | 5,108       | 6,136       |            | -43.85         | -94.05   |
| Investment in unconsolidated subsidiaries                       | 295,499     | 247,596     | 136,451     | 45,436      |            | 19.35          | 13871.58 |
| Intangible and other assets                                     | 22,137,559  | 21,555,665  | 20,149,579  | 18,795,901  |            | 2.70           | 33.96    |
| Total assets  | 200,416,253 | 173,791,532 | 158,695,224 | 155,664,570 |            | 15.32          | 46.09    |
| Quarterly average assets  | 192,533,743 | 171,595,153 | 159,785,202 | 155,046,372 |            | 12.20          | 40.43    |
| Average loans and leases (YTD)                                  | 47,261,742  | 49,631,686  | 48,769,270  | 48,828,828  |            | -4.78          | 2.88     |
| <b>Memoranda</b>  |             |             |             |             |            |                |          |
| Loans held-for-sale   | 674,562     | 2,895,553   | 1,131,618   | 1,410,027   |            | -76.70         | -41.03   |
| Loans not held-for-sale   | 43,377,666  | 48,626,720  | 47,920,148  | 47,912,383  |            | -10.79         | -7.05    |
| Real estate loans secured by 1-4 family                         | 5,244,937   | 6,326,076   | 5,268,711   | 6,401,380   |            | -17.09         | -38.66   |
| Commercial real estate loans                                    | 2,123,982   | 1,681,458   | 1,325,239   | 986,889     |            | 26.32          | 403.61   |
| Construction and land development                               | 6,460       | 10,219      | 14,412      | 20,790      |            | -36.78         | -83.89   |
| Multifamily   | 842,359     | 545,990     | 371,182     | 175,958     |            | 54.28          | 2313.64  |
| Nonfarm nonresidential  | 1,275,163   | 1,125,249   | 939,645     | 790,141     |            | 13.32          | 267.76   |
| Real estate loans secured by farmland                           | 0           | 0           | 0           | 0           |            |                |          |
| Total investment securities                                     | 121,596,663 | 91,917,161  | 71,938,111  | 71,319,983  |            | 32.29          | 103.51   |
| U.S. Treasury securities  | 8,804,429   | 3,832,292   | 6,621,627   | 6,737,149   |            | 129.74         | 10.69    |
| US agency securities (excluding mortgage-backed securities)     | 4,599       | 5,746       | 12,739      | 13,030      |            | -19.96         | -99.32   |
| Municipal securities  | 7,193,572   | 7,376,048   | 7,867,182   | 8,545,643   |            | -2.47          | -22.79   |
| Mortgage-backed securities                                      | 57,666,912  | 35,478,289  | 22,870,325  | 21,809,164  |            | 62.54          | 351.58   |
| Asset-backed securities   | 3,235,491   | 3,749,956   | 4,685,169   | 4,921,689   |            | -13.72         | -40.72   |
| Other debt securities   | 37,127,513  | 33,504,147  | 29,576,906  | 29,108,752  |            | 10.81          | 58.46    |
| Mutual funds and equity securities                              | 7,564,147   | 7,970,683   | 304,163     | 184,556     |            | -5.10          | 5281.78  |
| Available-for-sale securities                                   | 113,675,707 | 83,543,732  | 54,857,596  | 52,927,783  |            | 36.07          | 145.24   |
| U.S. Treasury securities  | 8,804,429   | 3,832,292   | 6,122,298   | 5,640,059   |            | 129.74         | 108.36   |
| US agency securities (excluding mortgage-backed securities)     | 4,599       | 5,746       | 12,739      | 13,030      |            | -19.96         | -98.55   |
| Municipal securities  | 7,067,523   | 7,203,817   | 7,426,208   | 8,043,069   |            | -1.89          | -18.55   |
| Mortgage-backed securities                                      | 57,562,639  | 35,340,835  | 7,042,971   | 5,390,645   |            | 62.88          | 1036.09  |
| Asset-backed securities   | 3,235,491   | 3,749,956   | 4,645,710   | 4,793,682   |            | -13.72         | -30.22   |
| Other debt securities   | 37,001,026  | 33,411,086  | 29,303,507  | 28,862,742  |            | 10.74          | 58.88    |
| Mutual funds and equity securities                              | 0           | 0           | 304,163     | 184,556     |            |                | -100.00  |
| Held-to-maturity securities appreciation (depreciation)         | 8,590       | 4,531       | -412,220    | -168,157    |            | 89.58          |          |
| Available-for-sale securities appreciation (depreciation)       | 5,589,149   | 2,199,203   | -806,933    | 531,504     |            | 154.14         |          |
| Structured notes, fair value                                    | 0           | 0           | 0           | 0           |            |                |          |
| Pledged securities  | 500,261     | 463,994     | 442,225     | 403,074     |            | 7.82           | 5.44     |

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## Liabilities and Changes in Capital

| Dollar Amount in Thousands   | 12/31/2020  | 12/31/2019  | 12/31/2018  | 12/31/2017  | 12/31/2016 | Percent Change |        |
|--|-------------|-------------|-------------|-------------|------------|----------------|--------|
|  |             |             |             |             |            | 1-Year         | 5-Year |
| Demand deposits .....  | 3,342,469   | 2,045,689   | 1,251,204   | 985,349     |            | 63.39          | 418.26 |
| NOW, ATS and transaction accounts .....                              | 10,363,029  | 7,665,635   | 6,976,848   | 6,573,839   |            | 35.19          | 382.06 |
| Time deposits less brokered deposits) < \$250K .....                 | -4,256,925  | 5,106,472   | 4,356,284   | 5,373,476   |            |                |        |
| MMDA and other savings accounts .....                                | 76,021,727  | 61,835,845  | 58,630,636  | 56,981,816  |            | 22.94          | 49.67  |
| Other non-interest-bearing deposits .....                            |             |             | 0           | 0           |            |                |        |
| Core deposits .....  | 85,470,300  | 76,653,641  | 71,214,972  | 69,914,480  |            | 11.50          | 49.35  |
| Time deposits of \$250K or more .....                                | 715,585     | 1,057,180   | 689,461     | 1,109,512   |            | -32.31         |        |
| Foreign deposits .....   | 0           | 0           | 0           | 0           |            |                |        |
| Federal funds purchased and repos .....                              | 0           | 0           | 0           | 0           |            |                |        |
| Secured federal funds purchased .....                                | 0           | 0           | 0           | 0           |            |                |        |
| Commercial paper .....   | 499,957     | 499,685     | 499,616     | 499,763     |            | 0.05           | -0.01  |
| Other borrowings w/remaining maturity of 1 year or less .....        | 877,532     | 905,336     | 785,642     | 153,672     |            | -3.07          | 251.00 |
| Other borrowings w/remaining maturity over 1 year .....              | 3,022,627   | 1,286,788   | 1,551,519   | 2,180,498   |            | 134.90         | 118.26 |
| Brokered deposits < \$250K .....                                     | 8,226,163   | 0           | 0           | 0           |            |                |        |
| Noncore funding .....  | 13,341,864  | 3,748,989   | 3,526,238   | 3,943,445   |            | 255.88         | 75.59  |
| Trading liabilities .....  | 0           | 0           | 0           | 0           |            |                |        |
| Subordinated notes and debentures + trust preferred securities ..... | 0           | 0           | 0           | 0           |            |                |        |
| Other liabilities .....  | 61,165,010  | 58,061,605  | 52,776,287  | 51,198,805  |            | 5.35           | 37.30  |
| Total liabilities .....  | 159,977,174 | 138,464,235 | 127,517,497 | 125,056,730 |            | 15.54          | 46.27  |
|  |             |             |             |             |            |                |        |
| <b>Equity Capital</b>  |             |             |             |             |            |                |        |
| Perpetual preferred stock (including surplus) .....                  | 0           | 0           | 0           | 0           |            |                |        |
| Common stock .....   | 0           | 0           | 0           | 0           |            |                |        |
| Common surplus .....   | 1,572       | 0           | 0           | 0           |            |                |        |
| Retained earnings .....  | 37,892,185  | 35,145,451  | 32,505,191  | 31,042,692  |            | 7.82           | 33.46  |
| Accumulated other comprehensive income .....                         | 2,368,640   | 185,994     | -1,325,828  | -433,159    |            | 1173.50        |        |
| Other equity capital components .....                                | 0           | 0           | 0           | 0           |            |                |        |
| Total holding company equity capital .....                           | 40,262,397  | 35,331,445  | 31,179,363  | 30,609,533  |            | 13.96          | 45.22  |
| Noncontrolling (minority) interest in subsidiaries .....             | 176,682     | -4,148      | -1,636      | -1,693      |            |                | 102.65 |
| Total equity capital, including minority interest .....              | 40,439,079  | 35,327,297  | 31,177,727  | 30,607,840  |            | 14.47          | 45.40  |
|  |             |             |             |             |            |                |        |
| Total liabilities and capital .....                                  | 200,416,253 | 173,791,532 | 158,695,224 | 155,664,570 |            | 15.32          | 46.09  |
|  |             |             |             |             |            |                |        |
| <b>Memoranda</b>   |             |             |             |             |            |                |        |
| Non-interest-bearing deposits .....                                  | 3,342,469   | 2,045,689   | 1,251,204   | 985,349     |            | 63.39          | 418.26 |
| Interest-bearing deposits .....                                      | 91,069,579  | 75,665,132  | 70,653,229  | 70,038,643  |            | 20.36          | 46.78  |
| Total deposits .....   | 94,412,048  | 77,710,821  | 71,904,433  | 71,023,992  |            | 21.49          | 50.60  |
| Long-term debt that reprices within 1 year .....                     | 85,121      | 0           | 0           | 0           |            |                | 49.34  |
|  |             |             |             |             |            |                |        |
| <b>Changes in Holding Company Equity Capital</b>                     |             |             |             |             |            |                |        |
| Equity capital, previous year-end as amended .....                   | 35,331,445  | 31,179,363  | 30,609,533  | 28,839,669  |            |                |        |
| Accounting restatements .....  | 196         | 51,414      | 1,042       | 0           |            |                |        |
| Net income .....   | 3,906,889   | 4,006,321   | 2,290,846   | 2,421,922   |            |                |        |
| Net sale of new perpetual preferred stock .....                      | 0           | 0           | 0           | 0           |            |                |        |
| Net sale of new common stock .....                                   | 0           | 0           | 0           | 0           |            |                |        |
| Sale of treasury stock .....   | 0           | 0           | 0           | 0           |            |                |        |
| Less: Purchase of treasury stock .....                               | 0           | 0           | 0           | 0           |            |                |        |
| Changes incident to business combinations .....                      | 0           | 0           | 0           | 0           |            |                |        |
| Less: Dividends declared .....                                       | 0           | 0           | 0           | 0           |            |                |        |
| Change in other comprehensive income .....                           | 2,182,646   | 1,511,822   | -806,448    | 139,398     |            |                |        |
| Changes in debit to ESOP liability .....                             | 0           | 0           | 0           | 0           |            |                |        |
| Other adjustments to equity capital .....                            | -1,158,779  | -1,417,475  | -915,610    | -791,456    |            |                |        |
| Holding company equity capital, ending balance .....                 | 40,262,397  | 35,331,445  | 31,179,363  | 30,609,533  |            |                |        |



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## Percent Composition of Assets

|   | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|   | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>Percent of Total Assets</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Real estate loans   | 3.68       |          |     | 4.61       |          |     | 4.16       |          |     | 4.75       |          |     |            |        |     |
| Commercial and industrial loans                                 | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Loans to individuals  | 18.21      |          |     | 24.93      |          |     | 26.63      |          |     | 26.82      |          |     |            |        |     |
| Loans to depository institutions and acceptances of other banks | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Agricultural loans  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Other loans and leases  | 0.09       |          |     | 0.11       |          |     | 0.12       |          |     | 0.12       |          |     |            |        |     |
| Net loans and leases  | 21.40      |          |     | 29.19      |          |     | 30.42      |          |     | 31.14      |          |     |            |        |     |
| Debt securities over 1 year                                     | 53.38      |          |     | 45.64      |          |     | 41.28      |          |     | 41.56      |          |     |            |        |     |
| Mutual funds and equity securities                              | 3.77       |          |     | 4.59       |          |     | 0.19       |          |     | 0.12       |          |     |            |        |     |
| Subtotal  | 78.55      |          |     | 79.41      |          |     | 71.89      |          |     | 72.82      |          |     |            |        |     |
| Interest-bearing bank balances                                  | 4.02       |          |     | 3.40       |          |     | 6.15       |          |     | 5.40       |          |     |            |        |     |
| Federal funds sold and reverse repos                            | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Debt securities 1 year or less                                  | 3.52       |          |     | 2.67       |          |     | 3.86       |          |     | 4.14       |          |     |            |        |     |
| Trading assets  | 0          |          |     | 0          |          |     | 3.52       |          |     | 3.54       |          |     |            |        |     |
| Total earning assets  | 86.09      |          |     | 85.48      |          |     | 85.42      |          |     | 85.90      |          |     |            |        |     |
| Non-interest cash and due from depository institutions          | 2.01       |          |     | 1.11       |          |     | 0.85       |          |     | 1.12       |          |     |            |        |     |
|   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Other real estate owned   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| All other assets  | 11.90      |          |     | 13.40      |          |     | 13.73      |          |     | 12.99      |          |     |            |        |     |
|   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Memoranda</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Short-term investments  | 7.54       |          |     | 6.07       |          |     | 10.01      |          |     | 9.54       |          |     |            |        |     |
| U.S. Treasury securities  | 4.39       |          |     | 2.21       |          |     | 4.17       |          |     | 4.33       |          |     |            |        |     |
| US agency securities (excluding mortgage-backed securities)     | 0          |          |     | 0          |          |     | 0.01       |          |     | 0.01       |          |     |            |        |     |
| Municipal securities  | 3.59       |          |     | 4.24       |          |     | 4.96       |          |     | 5.49       |          |     |            |        |     |
| Mortgage-backed securities                                      | 28.77      |          |     | 20.41      |          |     | 14.41      |          |     | 14.01      |          |     |            |        |     |
| Asset-backed securities   | 1.61       |          |     | 2.16       |          |     | 2.95       |          |     | 3.16       |          |     |            |        |     |
| Other debt securities   | 18.53      |          |     | 19.28      |          |     | 18.64      |          |     | 18.70      |          |     |            |        |     |
| Loans held-for-sale   | 0.34       |          |     | 1.67       |          |     | 0.71       |          |     | 0.91       |          |     |            |        |     |
| Loans held for investment                                       | 21.64      |          |     | 27.98      |          |     | 30.20      |          |     | 30.78      |          |     |            |        |     |
| Real estate loans secured by 1-4 family                         | 2.62       |          |     | 3.64       |          |     | 3.32       |          |     | 4.11       |          |     |            |        |     |
| Revolving   | 0.83       |          |     | 1.23       |          |     | 1.67       |          |     | 2.10       |          |     |            |        |     |
| Closed-end, secured by first liens                              | 1.74       |          |     | 2.31       |          |     | 1.50       |          |     | 1.79       |          |     |            |        |     |
| Closed-end, secured by junior liens                             | 0.05       |          |     | 0.09       |          |     | 0.15       |          |     | 0.23       |          |     |            |        |     |
| Commercial real estate loans                                    | 1.06       |          |     | 0.97       |          |     | 0.84       |          |     | 0.63       |          |     |            |        |     |
| Construction and land development                               | 0          |          |     | 0.01       |          |     | 0.01       |          |     | 0.01       |          |     |            |        |     |
| Multifamily   | 0.42       |          |     | 0.31       |          |     | 0.23       |          |     | 0.11       |          |     |            |        |     |
| Nonfarm nonresidential  | 0.64       |          |     | 0.65       |          |     | 0.59       |          |     | 0.51       |          |     |            |        |     |
| Real estate loans secured by farmland                           | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |



BHC Name

City/State

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RSSD Number

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Peer #

## Loan Mix and Analysis of Concentrations of Credit

|  | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>Loan Mix, Percent of Gross Loans and Leases</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Real estate loans  | 16.73      |          |     | 15.54      |          |     | 13.44      |          |     | 14.98      |          |     |            |        |     |
| Real estate loans secured by 1-4 family  | 11.91      |          |     | 12.28      |          |     | 10.74      |          |     | 12.98      |          |     |            |        |     |
| Revolving  | 3.78       |          |     | 4.16       |          |     | 5.39       |          |     | 6.62       |          |     |            |        |     |
| Closed-end   | 8.12       |          |     | 8.12       |          |     | 5.35       |          |     | 6.36       |          |     |            |        |     |
| Commercial real estate loans   | 4.82       |          |     | 3.26       |          |     | 2.70       |          |     | 2          |          |     |            |        |     |
| Construction and land development  | 0.01       |          |     | 0.02       |          |     | 0.03       |          |     | 0.04       |          |     |            |        |     |
| 1-4 family   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Other  | 0.01       |          |     | 0.02       |          |     | 0.03       |          |     | 0.04       |          |     |            |        |     |
| Multifamily  | 1.91       |          |     | 1.06       |          |     | 0.76       |          |     | 0.36       |          |     |            |        |     |
| Nonfarm nonresidential   | 2.89       |          |     | 2.18       |          |     | 1.92       |          |     | 1.60       |          |     |            |        |     |
| Owner-occupied   | 0.05       |          |     | 0.04       |          |     | 0.05       |          |     | 0.05       |          |     |            |        |     |
| Other  | 2.84       |          |     | 2.14       |          |     | 1.87       |          |     | 1.55       |          |     |            |        |     |
| Real estate loans secured by farmland  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Loans to depository institutions and acceptances of other banks                      | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Commercial and industrial loans  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Loans to individuals   | 82.86      |          |     | 84.09      |          |     | 86.17      |          |     | 84.65      |          |     |            |        |     |
| Credit card loans  | 35.94      |          |     | 37.05      |          |     | 39.62      |          |     | 39.80      |          |     |            |        |     |
| Agricultural loans   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Other loans and leases   | 0.41       |          |     | 0.37       |          |     | 0.39       |          |     | 0.37       |          |     |            |        |     |
| <b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b> |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Real estate loans  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Real estate loans secured by 1-4 family  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Revolving  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Closed-end   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Commercial real estate loans   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Construction and land development  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| 1-4 family   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Other  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Multifamily  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Nonfarm nonresidential   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Owner-occupied   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Other  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Real estate loans secured by farmland  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Loans to depository institutions and acceptances of other banks                      |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Commercial and industrial loans  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Loans to individuals   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Credit card loans  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Agricultural loans   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Other loans and leases   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Supplemental</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Non-owner occupied CRE loans / Gross loans   | 4.77       |          |     | 3.22       |          |     | 2.65       |          |     | 1.95       |          |     |            |        |     |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)      |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)                   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |

BHC Name

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## Liquidity and Funding

|  | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>Percent of Total Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Short-term investments   | 7.54       |          |     | 6.07       |          |     | 10.01      |          |     | 9.54       |          |     |            |        |     |
| Liquid assets  | 37.07      |          |     | 25.55      |          |     | 29.10      |          |     | 28.39      |          |     |            |        |     |
| Investment securities  | 60.67      |          |     | 52.89      |          |     | 45.33      |          |     | 45.82      |          |     |            |        |     |
| Net loans and leases   | 21.40      |          |     | 29.19      |          |     | 30.42      |          |     | 31.14      |          |     |            |        |     |
| Net loans, leases and standby letters of credit                            | 21.40      |          |     | 29.19      |          |     | 30.42      |          |     | 31.14      |          |     |            |        |     |
| Core deposits  | 42.65      |          |     | 44.11      |          |     | 44.88      |          |     | 44.91      |          |     |            |        |     |
| Noncore funding  | 6.66       |          |     | 2.16       |          |     | 2.22       |          |     | 2.53       |          |     |            |        |     |
| Time deposits of \$250K or more  | 0.36       |          |     | 0.61       |          |     | 0.43       |          |     | 0.71       |          |     |            |        |     |
| Foreign deposits   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Federal funds purchased and repos  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Secured federal funds purchased  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Net federal funds purchased (sold)   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Commercial paper   | 0.25       |          |     | 0.29       |          |     | 0.31       |          |     | 0.32       |          |     |            |        |     |
| Other borrowings w/remaining maturity of 1 year or less                    | 0.44       |          |     | 0.52       |          |     | 0.50       |          |     | 0.10       |          |     |            |        |     |
| Earning assets that reprice within 1 year                                  | 16.49      |          |     | 18.65      |          |     | 23.14      |          |     | 23.76      |          |     |            |        |     |
| Interest-bearing liabilities that reprice within 1 year                    | 1.59       |          |     | 2.32       |          |     | 2.02       |          |     | 3.02       |          |     |            |        |     |
| Long-term debt that reprices within 1 year                                 | 0.04       |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Net assets that reprice within 1 year                                      | 14.85      |          |     | 16.32      |          |     | 21.12      |          |     | 20.73      |          |     |            |        |     |
| <b>Other Liquidity and Funding Ratios</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Net noncore funding dependence   | -1.12      |          |     | -4.93      |          |     | -10.83     |          |     | -9.62      |          |     |            |        |     |
| Net short-term noncore funding dependence                                  | -3.30      |          |     | -6.11      |          |     | -12.41     |          |     | -11.75     |          |     |            |        |     |
| Short-term investment / Short-term noncore funding                         | 152.43     |          |     | 499.39     |          |     | 920.35     |          |     | 969.76     |          |     |            |        |     |
| Liquid assets - short-term noncore funding / Nonliquid assets              | 51.05      |          |     | 32.69      |          |     | 39.52      |          |     | 38.28      |          |     |            |        |     |
| Net loans and leases / Total deposits                                      | 45.43      |          |     | 65.28      |          |     | 67.14      |          |     | 68.25      |          |     |            |        |     |
| Net loans and leases / Core deposits                                       | 50.18      |          |     | 66.19      |          |     | 67.79      |          |     | 69.33      |          |     |            |        |     |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Structured notes appreciation (depreciation) / Tier 1 capital              |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Percent of Investment Securities</b>                                    |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Held-to-maturity securities  | 0.29       |          |     | 0.44       |          |     | 23.74      |          |     | 25.79      |          |     |            |        |     |
| Available-for-sale securities  | 93.49      |          |     | 90.89      |          |     | 76.26      |          |     | 74.21      |          |     |            |        |     |
| U.S. Treasury securities   | 7.24       |          |     | 4.17       |          |     | 9.20       |          |     | 9.45       |          |     |            |        |     |
| US agency securities (excluding mortgage-backed securities)                | 0          |          |     | 0.01       |          |     | 0.02       |          |     | 0.02       |          |     |            |        |     |
| Municipal securities   | 5.92       |          |     | 8.02       |          |     | 10.94      |          |     | 11.98      |          |     |            |        |     |
| Mortgage-backed securities   | 47.42      |          |     | 38.60      |          |     | 31.79      |          |     | 30.58      |          |     |            |        |     |
| Asset-backed securities  | 2.66       |          |     | 4.08       |          |     | 6.51       |          |     | 6.90       |          |     |            |        |     |
| Other debt securities  | 30.53      |          |     | 36.45      |          |     | 41.11      |          |     | 40.81      |          |     |            |        |     |
| Mutual funds and equity securities   | 6.22       |          |     | 8.67       |          |     | 0.42       |          |     | 0.26       |          |     |            |        |     |
| Debt securities 1 year or less   | 5.80       |          |     | 5.04       |          |     | 8.51       |          |     | 9.03       |          |     |            |        |     |
| Debt securities 1 to 5 years   | 17.11      |          |     | 20.80      |          |     | 30.39      |          |     | 28.01      |          |     |            |        |     |
| Debt securities over 5 years   | 70.88      |          |     | 65.49      |          |     | 60.67      |          |     | 62.70      |          |     |            |        |     |
| Pledged securities   | 0.41       |          |     | 0.50       |          |     | 0.61       |          |     | 0.57       |          |     |            |        |     |
| Structured notes, fair value   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| <b>Percent Change from Prior Like Quarter</b>                              |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Short-term investments   | 43.27      |          |     | -33.61     |          |     | 6.97       |          |     | -11.29     |          |     |            |        |     |
| Investment securities  | 32.29      |          |     | 27.77      |          |     | 0.87       |          |     | 10.28      |          |     |            |        |     |
| Core deposits  | 11.50      |          |     | 7.64       |          |     | 1.86       |          |     | 10.25      |          |     |            |        |     |
| Noncore funding  | 255.88     |          |     | 6.32       |          |     | -10.58     |          |     | -46.38     |          |     |            |        |     |

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## Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands  | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec)                          | 64,538,107 | 62,780,644 | 59,623,479 | 56,566,921 |            |
| Commit: Secured commercial real estate loans                                | 0          | 0          | 0          | 0          |            |
| Commit: Unsecured real estate loans   | 0          | 0          | 0          | 0          |            |
| Credit card lines (reported semiannually, June/Dec)                         | 62,555,901 | 60,565,649 | 57,051,008 | 53,851,916 |            |
| Securities underwriting   | 0          | 0          | 0          | 0          |            |
| Standby letters of credit   | 0          | 0          | 0          | 0          |            |
| Commercial and similar letters of credit                                    | 0          | 0          | 0          | 0          |            |
| Securities lent   | 146,659    | 102,172    | 142,264    | 61,430     |            |
| Credit derivatives - notional amount (holding company as guarantor)         | 0          | 0          | 0          | 0          |            |
| Credit derivatives - notional amount (holding company as beneficiary)       | 0          | 0          | 0          | 0          |            |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0          | 0          | 0          | 0          |            |
| Credit derivative contracts w/ purchased credit protection-noninvest grade  | 0          | 0          | 0          | 0          |            |
| <b>Derivative Contracts</b>   |            |            |            |            |            |
| Interest rate futures and forward contracts                                 | 1,502,000  | 4,936,810  | 2,071,188  | 2,414,000  |            |
| Written options contracts (interest rate)                                   | 901,105    | 2,472,302  | 954,380    | 1,347,944  |            |
| Purchased options contracts (interest rate)                                 | 0          | 0          | 0          | 0          |            |
| Interest rate swaps   | 1,870,000  | 8,140,000  | 1,110,000  | 1,455,000  |            |
| Futures and forward foreign exchange  | 0          | 0          | 0          | 0          |            |
| Written options contracts (foreign exchange)                                | 0          | 0          | 0          | 0          |            |
| Purchased options contracts (foreign exchange)                              | 0          | 0          | 0          | 0          |            |
| Foreign exchange rate swaps   | 0          | 0          | 0          | 0          |            |
| Commodity and other futures and forward contracts                           | 0          | 0          | 0          | 0          |            |
| Written options contracts (commodity and other)                             | 5,086      | 5,086      | 4,879      | 4,879      |            |
| Purchased options contracts (commodity and other)                           | 0          | 0          | 0          | 0          |            |
| Commodity and other swaps   | 0          | 0          | 0          | 0          |            |

## Percent of Total Assets

|   | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC | Peer # | Pct |
|---|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|-----|--------|-----|
| Loan commitments (reported semiannually, June/Dec)                          | 32.20  |          |     | 36.12  |          |     | 37.57  |          |     | 36.34  |          |     |     |        |     |
| Standby letters of credit   | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Commercial and similar letters of credit                                    | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Securities lent   | 0.07   |          |     | 0.06   |          |     | 0.09   |          |     | 0.04   |          |     |     |        |     |
| Credit derivatives - notional amount (holding company as guarantor)         | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Credit derivatives - notional amount (holding company as beneficiary)       | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Credit derivative contracts w/ purchased credit protection-noninvest grade  | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Derivative contracts  | 2.13   |          |     | 8.95   |          |     | 2.61   |          |     | 3.35   |          |     |     |        |     |
| Interest rate contracts   | 2.13   |          |     | 8.95   |          |     | 2.61   |          |     | 3.35   |          |     |     |        |     |
| Interest rate futures and forward contracts                                 | 0.75   |          |     | 2.84   |          |     | 1.31   |          |     | 1.55   |          |     |     |        |     |
| Written options contracts (interest rate)                                   | 0.45   |          |     | 1.42   |          |     | 0.60   |          |     | 0.87   |          |     |     |        |     |
| Purchased options contracts (interest rate)                                 | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Interest rate swaps   | 0.93   |          |     | 4.68   |          |     | 0.70   |          |     | 0.93   |          |     |     |        |     |
| Foreign exchange contracts  | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Futures and forward foreign exchange contracts                              | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Written options contracts (foreign exchange)                                | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Purchased options contracts (foreign exchange)                              | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Foreign exchange rate swaps   | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Equity, commodity, and other derivative contracts                           | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Commodity and other futures and forward contracts                           | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Written options contracts (commodity and other)                             | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Purchased options contracts (commodity and other)                           | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Commodity and other swaps   | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| <b>Percent of Average Loans and Leases</b>                                  |        |          |     |        |          |     |        |          |     |        |          |     |     |        |     |
| Loan commitments (reported semiannually, June/Dec)                          | 136.55 |          |     | 126.49 |          |     | 122.26 |          |     | 115.85 |          |     |     |        |     |

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## Derivative Instruments

| Dollar Amount in Thousands   | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| <b>Notional Amount</b>   |            |            |            |            |            |
| Derivative contracts .....   | 4,278,191  | 15,554,198 | 4,140,447  | 5,221,823  |            |
| Interest rate contracts .....  | 4,273,105  | 15,549,112 | 4,135,568  | 5,216,944  |            |
| Foreign exchange contracts .....   | 0          | 0          | 0          | 0          |            |
| Equity, commodity, and other contracts .....                             | 5,086      | 5,086      | 4,879      | 4,879      |            |
| <b>Derivatives Position</b>  |            |            |            |            |            |
| Futures and forwards .....   | 1,502,000  | 4,936,810  | 2,071,188  | 2,414,000  |            |
| Written options .....  | 906,191    | 2,477,388  | 959,259    | 1,352,823  |            |
| Exchange-traded .....  | 0          | 0          | 0          | 0          |            |
| Over-the-counter .....   | 906,191    | 2,477,388  | 959,259    | 1,352,823  |            |
| Purchased options .....  | 0          | 0          | 0          | 0          |            |
| Exchange-traded .....  | 0          | 0          | 0          | 0          |            |
| Over-the-counter .....   | 0          | 0          | 0          | 0          |            |
| Swaps .....  | 1,870,000  | 8,140,000  | 1,110,000  | 1,455,000  |            |
| Held for trading .....   | 0          | 0          | 0          | 0          |            |
| Interest rate contracts .....  | 0          | 0          | 0          | 0          |            |
| Foreign exchange contracts .....   | 0          | 0          | 0          | 0          |            |
| Equity, commodity, and other contracts .....                             | 0          | 0          | 0          | 0          |            |
| Non-traded .....   | 4,278,191  | 15,554,198 | 4,140,447  | 5,221,823  |            |
| Interest rate contracts .....  | 4,273,105  | 15,549,112 | 4,135,568  | 5,216,944  |            |
| Foreign exchange contracts .....   | 0          | 0          | 0          | 0          |            |
| Equity, commodity, and other contracts .....                             | 5,086      | 5,086      | 4,879      | 4,879      |            |
| Derivative contracts (excluding futures and FX 14 days or less) .....    | 0          | 0          | 0          | 0          |            |
| One year or less .....   | 0          | 0          | 0          | 0          |            |
| Over 1 year to 5 years .....   | 0          | 0          | 0          | 0          |            |
| Over 5 years .....   | 0          | 0          | 0          | 0          |            |
| Gross negative fair value (absolute value) .....                         | 9,924      | 127,345    | 21,274     | 24,790     |            |
| Gross positive fair value .....  | 191,436    | 176,313    | 48,532     | 43,894     |            |
| Held for trading .....   | 0          | 0          | 0          | 0          |            |
| Non-traded .....   | 191,436    | 176,313    | 48,532     | 43,894     |            |
| Current credit exposure on risk-based capital derivative contracts ..... | 0          | 0          | 0          | 0          |            |
| Credit losses on derivative contracts .....                              | 0          | 0          | 0          | 0          |            |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |            |            |            |            |
| 30–89 days past due .....  | 0          | 0          | 0          | 0          |            |
| 90+ days past due .....  | 0          | 0          | 0          | 0          |            |

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## Derivatives Analysis

|  | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>Percent of Notional Amount</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Interest rate contracts .....  | 99.88      |          |     | 99.97      |          |     | 99.88      |          |     | 99.91      |          |     |            |        |     |
| Foreign exchange contracts .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Equity, commodity, and other contracts .....                             | 0.12       |          |     | 0.03       |          |     | 0.12       |          |     | 0.09       |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Futures and forwards .....   | 35.11      |          |     | 31.74      |          |     | 50.02      |          |     | 46.23      |          |     |            |        |     |
| Written options .....  | 21.18      |          |     | 15.93      |          |     | 23.17      |          |     | 25.91      |          |     |            |        |     |
| Exchange-traded .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Over-the-counter .....   | 21.18      |          |     | 15.93      |          |     | 23.17      |          |     | 25.91      |          |     |            |        |     |
| Purchased options .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Exchange-traded .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Over-the-counter .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Swaps .....  | 43.71      |          |     | 52.33      |          |     | 26.81      |          |     | 27.86      |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Held for trading .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Interest rate contracts .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Foreign exchange contracts .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Equity, commodity, and other contracts .....                             | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Non-traded .....   | 100        |          |     | 100        |          |     | 100        |          |     | 100        |          |     |            |        |     |
| Interest rate contracts .....  | 99.88      |          |     | 99.97      |          |     | 99.88      |          |     | 99.91      |          |     |            |        |     |
| Foreign exchange contracts .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Equity, commodity, and other contracts .....                             | 0.12       |          |     | 0.03       |          |     | 0.12       |          |     | 0.09       |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Derivative contracts (excluding futures and forex 14 days or less) ..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| One year or less .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Over 1 year to 5 years .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Over 5 years .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Gross negative fair value (absolute value) .....                         | 0.23       |          |     | 0.82       |          |     | 0.51       |          |     | 0.47       |          |     |            |        |     |
| Gross positive fair value .....  | 4.47       |          |     | 1.13       |          |     | 1.17       |          |     | 0.84       |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Percent of Tier 1 Capital</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Gross negative fair value, absolute value (X) .....                      |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Gross positive fair value (X) .....                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Held for trading (X) .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Non-traded (X) .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Current credit exposure (X) .....  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Credit losses on derivative contracts .....                              |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| 30–89 days past due .....  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| 90+ days past due .....  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Other Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Current credit exposure / Risk-weighted assets .....                     |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |

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## Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands  | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Change: Allowance for Loan and Lease Losses excluding ATTR</b> |            |            |            |            |            |
| Beginning balance   | 788,849    | 775,330    | 851,541    | 840,650    |            |
| Gross losses  | 775,483    | 921,138    | 884,525    | 885,624    |            |
| Write-downs, transfers to loans held-for-sale                     | 0          | 0          | 0          | 0          |            |
| Recoveries  | 219,475    | 221,889    | 212,357    | 200,238    |            |
| Net losses  | 556,008    | 699,249    | 672,168    | 685,386    |            |
| Provision for loan and lease losses                               | 931,392    | 712,778    | 600,286    | 696,277    |            |
| Adjustments   | 0          | -10        | -4,329     | 0          |            |
| Ending balance  | 1,164,233  | 788,849    | 775,330    | 851,541    |            |
| Memo: Allocated transfer risk reserve (ATTR)                      |            |            |            |            |            |

### Analysis Ratios

|  | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC | Peer # | Pct |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|-----|--------|-----|
| Provision for loan and lease losses / Average assets                           | 0.50   |          |     | 0.43   |          |     | 0.38   |          |     | 0.46   |          |     |     |        |     |
| Provision for loan and lease losses / Average loans and leases                 | 1.97   |          |     | 1.44   |          |     | 1.23   |          |     | 1.43   |          |     |     |        |     |
| Provision for loan and lease losses / Net loan and lease losses                | 167.51 |          |     | 101.93 |          |     | 89.31  |          |     | 101.59 |          |     |     |        |     |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 2.68   |          |     | 1.62   |          |     | 1.62   |          |     | 1.78   |          |     |     |        |     |
| Allowance for loan and lease losses / Total loans and leases                   | 2.64   |          |     | 1.53   |          |     | 1.58   |          |     | 1.73   |          |     |     |        |     |
| Allowance for loan and lease losses / Net loans and leases losses (X)          | 2.09   |          |     | 1.13   |          |     | 1.15   |          |     | 1.24   |          |     |     |        |     |
| Allowance for loan and lease losses / Nonaccrual assets                        | 49.89  |          |     | 120.20 |          |     | 128.84 |          |     | 207.86 |          |     |     |        |     |
| ALLL / 90+ days past due + nonaccrual loans and leases                         | 49.89  |          |     | 120.20 |          |     | 128.83 |          |     | 207.81 |          |     |     |        |     |
| Gross loan and lease losses / Average loans and leases                         | 1.64   |          |     | 1.86   |          |     | 1.81   |          |     | 1.81   |          |     |     |        |     |
| Recoveries / Average loans and leases  | 0.46   |          |     | 0.45   |          |     | 0.44   |          |     | 0.41   |          |     |     |        |     |
| Net losses / Average loans and leases  | 1.18   |          |     | 1.41   |          |     | 1.38   |          |     | 1.40   |          |     |     |        |     |
| Write-downs, transfers to loans held-for-sale / Average loans and leases       | 0      |          |     | 0      |          |     | 0      |          |     | 0      |          |     |     |        |     |
| Recoveries / Prior year-end losses   | 23.83  |          |     | 25.09  |          |     | 23.98  |          |     | 24.95  |          |     |     |        |     |
| Earnings coverage of net loan and lease losses (X)                             | 9.81   |          |     | 7.84   |          |     | 4.81   |          |     | 5.72   |          |     |     |        |     |

### Net Loan and Lease Losses By Type

|   |       |  |  |       |  |  |       |  |  |       |  |  |  |  |  |
|---|-------|--|--|-------|--|--|-------|--|--|-------|--|--|--|--|--|
| Real estate loans                             | -0.11 |  |  | -0.02 |  |  | 0.02  |  |  | 0.11  |  |  |  |  |  |
| Real estate loans secured by 1-4 family       | -0.18 |  |  | -0.02 |  |  | 0.02  |  |  | 0.13  |  |  |  |  |  |
| Revolving                                     | -0.60 |  |  | 0.04  |  |  | 0.04  |  |  | 0.28  |  |  |  |  |  |
| Closed-end                                    | 0.02  |  |  | -0.05 |  |  | 0.01  |  |  | -0.04 |  |  |  |  |  |
| Commercial real estate loans                  | 0.05  |  |  | 0     |  |  | -0.01 |  |  | -0.01 |  |  |  |  |  |
| Construction and land development             | -0.62 |  |  | -0.09 |  |  | -0.48 |  |  | -0.45 |  |  |  |  |  |
| 1-4 family                                    | 0     |  |  | 0     |  |  | 0     |  |  | 0     |  |  |  |  |  |
| Other   | -0.62 |  |  | -0.09 |  |  | -0.48 |  |  | -0.45 |  |  |  |  |  |
| Multifamily                                   | 0     |  |  | 0     |  |  | 0     |  |  | 0     |  |  |  |  |  |
| Nonfarm nonresidential                        | 0.09  |  |  | 0     |  |  | 0     |  |  | 0     |  |  |  |  |  |
| Owner-occupied                                | 0     |  |  | 0     |  |  | 0     |  |  | 0     |  |  |  |  |  |
| Other   | 0.09  |  |  | 0     |  |  | 0     |  |  | 0     |  |  |  |  |  |
| Real estate loans secured by farmland         |       |  |  |       |  |  |       |  |  |       |  |  |  |  |  |
| Commercial and industrial loans               |       |  |  |       |  |  |       |  |  |       |  |  |  |  |  |
| Loans to individuals                          | 1.55  |  |  | 1.62  |  |  | 1.59  |  |  | 1.62  |  |  |  |  |  |
| Credit card loans                             | 2.63  |  |  | 2.74  |  |  | 2.56  |  |  | 2.57  |  |  |  |  |  |
| Agricultural loans                            |       |  |  |       |  |  |       |  |  |       |  |  |  |  |  |
| Loans to foreign governments and institutions |       |  |  |       |  |  |       |  |  |       |  |  |  |  |  |
| Other loans and leases                        | 0     |  |  | 0     |  |  | 0.05  |  |  | 0.07  |  |  |  |  |  |

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**Past Due and Nonaccrual Assets**

| Dollar Amount in Thousands                              | 12/31/2020    | 12/31/2019    | 12/31/2018    | 12/31/2017    | 12/31/2016 |
|---|---------------|---------------|---------------|---------------|------------|
| <b>30+ Days Past Due and Nonaccrual Assets</b>          |               |               |               |               |            |
| 30–89 days past due loans and leases .....              | 173,699       | 284,669       | 287,634       | 263,666       |            |
| 90+ days past due loans and leases .....                | 82            | 37            | 45            | 95            |            |
| Nonaccrual loans and leases .....                       | 2,333,709     | 656,269       | 601,782       | 409,671       |            |
| Total past due and nonaccrual loans and leases .....    | 2,507,490     | 940,975       | 889,461       | 673,432       |            |
| <b>Restructured 30–89 days past due .....</b>           | <b>25,159</b> | <b>24,201</b> | <b>21,927</b> | <b>15,182</b> |            |
| Restructured 90+ days past due .....                    | 0             | 0             | 0             | 0             |            |
| Restructured nonaccrual .....                           | 173,340       | 103,914       | 86,235        | 71,853        |            |
| Total restructured loans and leases .....               | 198,499       | 128,115       | 108,162       | 87,035        |            |
| <b>30–89 days past due loans held for sale .....</b>    | <b>0</b>      | <b>0</b>      | <b>0</b>      | <b>0</b>      |            |
| 90+ days past due loans held for sale .....             | 0             | 0             | 0             | 0             |            |
| Nonaccrual loans held for sale .....                    | 0             | 0             | 0             | 0             |            |
| Total past due and nonaccrual loans held for sale ..... | 0             | 0             | 0             | 0             |            |
| Restructured loans and leases in compliance .....       | 287,974       | 222,380       | 229,944       | 197,987       |            |
| Other real estate owned .....                           | 1,273         | 2,267         | 5,108         | 6,136         |            |
| <b>Other Assets</b>                                     |               |               |               |               |            |
| 30–89 days past due .....                               | 0             | 0             | 0             | 0             |            |
| 90+ days past due .....                                 | 0             | 0             | 89            | 0             |            |
| Nonaccrual .....  | 0             | 0             | 0             | 0             |            |
| Total other assets past due and nonaccrual .....        | 0             | 0             | 89            | 0             |            |

**Percent of Loans and Leases**

|   | BHC  | Peer # 9 | Pct | BHC  | Peer # 9 | Pct | BHC  | Peer # 9 | Pct | BHC  | Peer # 9 | Pct | BHC | Peer # | Pct |
|---|------|----------|-----|------|----------|-----|------|----------|-----|------|----------|-----|-----|--------|-----|
| 30–89 days past due loans and leases .....              | 0.39 |          |     | 0.55 |          |     | 0.59 |          |     | 0.53 |          |     |     |        |     |
| 90+ days past due loans and leases .....                | 0    |          |     | 0    |          |     | 0    |          |     | 0    |          |     |     |        |     |
| Nonaccrual loans and leases .....                       | 5.30 |          |     | 1.27 |          |     | 1.23 |          |     | 0.83 |          |     |     |        |     |
| 90+ days past due and nonaccrual loans and leases ..... | 5.30 |          |     | 1.27 |          |     | 1.23 |          |     | 0.83 |          |     |     |        |     |

|   |      |  |  |      |  |  |      |  |  |      |  |  |  |  |  |
|---|------|--|--|------|--|--|------|--|--|------|--|--|--|--|--|
| 30–89 days past due restructured .....        | 0.06 |  |  | 0.05 |  |  | 0.04 |  |  | 0.03 |  |  |  |  |  |
| 90+ days past due restructured .....          | 0    |  |  | 0    |  |  | 0    |  |  | 0    |  |  |  |  |  |
| Nonaccrual restructured .....                 | 0.39 |  |  | 0.20 |  |  | 0.18 |  |  | 0.15 |  |  |  |  |  |
| 30–89 days past due loans held for sale ..... | 0    |  |  | 0    |  |  | 0    |  |  | 0    |  |  |  |  |  |
| 90+ days past due loans held for sale .....   | 0    |  |  | 0    |  |  | 0    |  |  | 0    |  |  |  |  |  |
| Nonaccrual loans held for sale .....          | 0    |  |  | 0    |  |  | 0    |  |  | 0    |  |  |  |  |  |

**Percent of Loans and Leases and Other Assets****30+ Days Past Due and Nonaccrual**

|   |      |  |  |      |  |  |      |  |  |      |  |  |  |  |  |
|---|------|--|--|------|--|--|------|--|--|------|--|--|--|--|--|
| 30–89 days past due assets .....              | 0.39 |  |  | 0.55 |  |  | 0.59 |  |  | 0.53 |  |  |  |  |  |
| 90+ days past due assets .....                | 0    |  |  | 0    |  |  | 0    |  |  | 0    |  |  |  |  |  |
| Nonaccrual assets .....                       | 5.30 |  |  | 1.27 |  |  | 1.23 |  |  | 0.83 |  |  |  |  |  |
| 30+ days past due and nonaccrual assets ..... | 5.69 |  |  | 1.83 |  |  | 1.81 |  |  | 1.37 |  |  |  |  |  |

**Percent of Total Assets**

|   |      |  |  |      |  |  |      |  |  |      |  |  |  |  |  |
|---|------|--|--|------|--|--|------|--|--|------|--|--|--|--|--|
| 90+ days past due and nonaccrual assets .....                           | 1.16 |  |  | 0.38 |  |  | 0.38 |  |  | 0.26 |  |  |  |  |  |
| 90+ days past due and nonaccrual assets + other real estate owned ..... | 1.17 |  |  | 0.38 |  |  | 0.38 |  |  | 0.27 |  |  |  |  |  |

**Restructured and Nonaccrual Loans and Leases  
+ OREO as Percent of:**

|  |        |  |  |        |  |  |        |  |  |       |  |  |  |  |  |
|--|--------|--|--|--------|--|--|--------|--|--|-------|--|--|--|--|--|
| Total assets .....   | 1.32   |  |  | 0.52   |  |  | 0.54   |  |  | 0.40  |  |  |  |  |  |
| Allowance for loan and lease losses .....                  | 227.46 |  |  | 114.74 |  |  | 110.76 |  |  | 73.86 |  |  |  |  |  |
| Equity capital + allowance for loan and lease losses ..... | 6.39   |  |  | 2.51   |  |  | 2.69   |  |  | 2     |  |  |  |  |  |
| Tier 1 capital + allowance for loan and lease losses ..... | 227.46 |  |  | 114.74 |  |  | 110.76 |  |  | 73.86 |  |  |  |  |  |
| Loans and leases + other real estate owned .....           | 6.01   |  |  | 1.76   |  |  | 1.75   |  |  | 1.28  |  |  |  |  |  |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



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## Past Due and Nonaccrual Loans and Leases

|  |                           | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|--|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|  |                           | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b> |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Real estate  | 30–89 days past due ..... | 0.49       |          |     | 0.42       |          |     | 0.57       |          |     | 0.33       |          |     |            |        |     |
|  | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|  | Nonaccrual .....          | 28.77      |          |     | 4.27       |          |     | 4.56       |          |     | 1.46       |          |     |            |        |     |
| Commercial and industrial  | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Individuals  | 30–89 days past due ..... | 0.37       |          |     | 0.57       |          |     | 0.59       |          |     | 0.57       |          |     |            |        |     |
|  | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|  | Nonaccrual .....          | 0.58       |          |     | 0.72       |          |     | 0.71       |          |     | 0.72       |          |     |            |        |     |
| Depository institution loans   | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Agricultural   | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Foreign governments  | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|  | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Other loans and leases   | 30–89 days past due ..... | 0.84       |          |     | 1.07       |          |     | 1.42       |          |     | 0.92       |          |     |            |        |     |
|  | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|  | Nonaccrual .....          | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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**Past Due and Nonaccrual Loans and Leases—Continued**

|                              |                           | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|                              |                           | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>Memoranda</b>             |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| 1–4 family                   | 30–89 days past due ..... | 0.69       |          |     | 0.53       |          |     | 0.71       |          |     | 0.38       |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 40.42      |          |     | 5.41       |          |     | 5.70       |          |     | 1.68       |          |     |            |        |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Revolving                    | 30–89 days past due ..... | 0.56       |          |     | 0.38       |          |     | 0.46       |          |     | 0.42       |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 1.74       |          |     | 2.20       |          |     | 2.16       |          |     | 2.15       |          |     |            |        |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Closed-end                   | 30–89 days past due ..... | 0.75       |          |     | 0.61       |          |     | 0.97       |          |     | 0.34       |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 58.44      |          |     | 7.05       |          |     | 9.28       |          |     | 1.19       |          |     |            |        |     |
| Junior lien                  | 30–89 days past due ..... | 0.03       |          |     | 0.03       |          |     | 0.12       |          |     | 0.07       |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 0.11       |          |     | 0.12       |          |     | 0.31       |          |     | 0.30       |          |     |            |        |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Commercial real estate       | 30–89 days past due ..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 0.01       |          |     | 0          |          |     | 0.02       |          |     | 0.03       |          |     |            |        |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Construction and development | 30–89 days past due ..... | 0.65       |          |     | 0.12       |          |     | 0.28       |          |     | 0.05       |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 2.85       |          |     | 0.69       |          |     | 2.02       |          |     | 1.32       |          |     |            |        |     |
| 1–4 family                   | 30–89 days past due ..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Other                        | 30–89 days past due ..... | 0.65       |          |     | 0.12       |          |     | 0.28       |          |     | 0.05       |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 2.85       |          |     | 0.69       |          |     | 2.02       |          |     | 1.32       |          |     |            |        |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Multifamily                  | 30–89 days past due ..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Nonfarm non-residential      | 30–89 days past due ..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Owner Occupied               | 30–89 days past due ..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Other                        | 30–89 days past due ..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Farmland                     | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Credit card                  | 30–89 days past due ..... | 0.53       |          |     | 0.74       |          |     | 0.75       |          |     | 0.70       |          |     |            |        |     |
|                              | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
|                              | Nonaccrual .....          | 1.07       |          |     | 1.32       |          |     | 1.26       |          |     | 1.28       |          |     |            |        |     |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

| Dollar Amount in Thousands  | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Common Equity Tier 1 Capital</b>   |            |            |            |            |            |
| Common stock plus related surplus .....                                     |            |            |            |            |            |
| Retained earnings .....   | 0          | 0          | 0          | 0          |            |
| Accumulated other comprehensive income (AOCI) .....                         |            |            |            |            |            |
| Common equity tier 1 minority interest .....                                |            |            |            |            |            |
| Common equity tier 1 capital before adjustments/deductions .....            |            |            |            |            |            |
| <b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>                 |            |            |            |            |            |
| Less: Goodwill, intangible assets, and deferred tax assets .....            | 0          | 0          | 0          | 0          |            |
| Accumulated other comprehensive income-related adjustments .....            | 0          | 0          | 0          | 0          |            |
| Other deductions from common equity tier 1 capital .....                    | 0          | 0          | 0          | 0          |            |
| Subtotal: .....   | 0          | 0          | 0          | 0          |            |
| Adjustments and deductions for common equity tier 1 capital .....           | 0          | 0          | 0          | 0          |            |
| Common equity tier 1 capital .....  | 0          | 0          | 0          | 0          |            |
| <b>Additional Tier 1 Capital</b>  |            |            |            |            |            |
| Additional tier 1 capital instruments and related surplus .....             |            |            |            |            |            |
| Non-qualifying capital instruments .....                                    |            |            |            |            |            |
| Tier 1 minority interest not included in common equity tier 1 capital ..... |            |            |            |            |            |
| Additional tier 1 capital before deductions .....                           |            |            |            |            |            |
| Less: Additional tier 1 capital deductions .....                            |            |            |            |            |            |
| Additional tier 1 capital .....   |            |            |            |            |            |
| <b>Tier 1 Capital</b>   |            |            |            |            |            |
| <b>Tier 2 Capital</b>   |            |            |            |            |            |
| Tier 2 capital instruments and related surplus .....                        |            |            |            |            |            |
| Non-qualifying capital instruments .....                                    |            |            |            |            |            |
| Total capital minority interest not included in tier 1 capital .....        |            |            |            |            |            |
| Allowance for loan and lease losses in tier 2 capital .....                 |            |            |            |            |            |
| Exited advanced approach eligible credit reserves .....                     |            |            |            |            |            |
| Unrealized gains on AFS preferred stock classified as equity .....          |            |            |            |            |            |
| Tier 2 capital before deductions .....                                      |            |            |            |            |            |
| Exited advanced approach tier 2 capital before deductions .....             |            |            |            |            |            |
| Less: Tier 2 capital deductions .....                                       |            |            |            |            |            |
| Tier 2 capital .....  |            |            |            |            |            |
| Exited advanced approach tier 2 capital .....                               |            |            |            |            |            |
| Total capital .....   |            |            |            |            |            |
| Exited advanced approach total capital .....                                |            |            |            |            |            |
| <b>Total Assets for Capital Ratios</b>                                      |            |            |            |            |            |
| Average total consolidated assets, adjusted .....                           | 0          | 0          | 0          | 0          |            |
| Less: Deductions from common equity tier 1 capital .....                    |            |            |            |            |            |
| Less: Other deductions .....  |            |            |            |            |            |
| Total assets for leverage ratio .....                                       |            |            |            |            |            |
| Total risk-weighted assets .....  |            |            |            |            |            |
| Exited advanced approach total RWA .....                                    |            |            |            |            |            |
| <b>Capital Ratios</b>   |            |            |            |            |            |
| Common equity tier 1 capital, column A .....                                | 0          |            | 0          |            | 0          |
| Common equity tier 1 capital, column B .....                                | 0          |            | 0          |            | 0          |
| Tier 1 capital, column A .....  | 0          |            | 0          |            | 0          |
| Tier 1 capital, column B .....  | 0          |            | 0          |            | 0          |
| Total capital, column A .....   | 0          |            | 0          |            | 0          |
| Total capital, column B .....   | 0          |            | 0          |            | 0          |
| Tier 1 leverage .....   | 0          |            | 0          |            | 0          |
| Supplementary leverage ratio, advanced approaches HCs .....                 |            |            |            |            |            |

| BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|--------|-----|
|     |          |     |     |          |     |     |          |     |     |          |     |     |        |     |
|     |          |     |     |          |     |     |          |     |     |          |     |     |        |     |
|     |          |     |     |          |     |     |          |     |     |          |     |     |        |     |
|     |          |     |     |          |     |     |          |     |     |          |     |     |        |     |
|     |          |     |     |          |     |     |          |     |     |          |     |     |        |     |
|     |          |     |     |          |     |     |          |     |     |          |     |     |        |     |
|     |          |     |     |          |     |     |          |     |     |          |     |     |        |     |
|     |          |     |     |          |     |     |          |     |     |          |     |     |        |     |
|     |          |     |     |          |     |     |          |     |     |          |     |     |        |     |

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## Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands                                | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change |        |
|---|------------|------------|------------|------------|------------|----------------|--------|
|   |            |            |            |            |            | 1-Year         | 5-Year |
| <b>Insurance Activities</b>                               |            |            |            |            |            |                |        |
| Total insurance underwriting assets .....                 | 83,420,941 | 77,282,601 | 70,004,977 | 68,964,720 |            | 7.94           | 34.81  |
| Total property and casualty assets .....                  | 46,216,030 | 43,059,872 | 38,398,814 | 37,463,340 |            | 7.33           | 37.72  |
| Reinsurance recoverables (P/C) .....                      | 1,143,562  | 1,393,731  | 1,365,061  | 1,183,767  |            |                | 28.95  |
| Total life and health assets .....                        | 37,204,911 | 34,222,729 | 31,606,163 | 31,501,380 |            | 8.71           | 31.37  |
| Reinsurance recoverables (L/H) .....                      | 3,145,374  | 3,120,548  | 3,120,437  | 3,071,237  |            | 0.80           | -8.54  |
| Separate account assets (L/H) .....                       | 6,352      | 5,664      | 4,651      | 5,137      |            |                | 14.45  |
| Total insurance underwriting equity .....                 | 24,837,198 | 21,809,164 | 18,978,894 | 19,566,392 |            | 13.88          | 34.21  |
| Total property and casualty equity .....                  | 20,295,143 | 17,751,131 | 15,569,451 | 16,051,794 |            | 14.33          | 30.48  |
| Total life and health equity .....                        | 4,542,055  | 4,058,033  | 3,409,443  | 3,514,598  |            | 11.93          | 53.86  |
| Total insurance underwriting net income .....             | 3,023,538  | 2,448,368  | 807,325    | 1,183,146  |            | 23.49          | 131.86 |
| Total property and casualty .....                         | 2,898,330  | 2,291,869  | 531,163    | 957,098    |            | 26.46          | 168.50 |
| Total life and health .....                               | 125,208    | 156,499    | 276,162    | 226,048    |            | -19.99         | -44.25 |
| Claims and claims adjusted expense reserves (P/C) .....   | 11,172,220 | 11,682,509 | 10,908,292 | 10,088,779 |            | -4.37          | 35.14  |
| Unearned premiums (P/C) .....                             | 8,754,061  | 8,361,797  | 7,797,325  | 7,234,038  |            | 4.69           | 44.01  |
| Policyholder benefit and contractholder funds (L/H) ..... | 31,522,097 | 29,345,932 | 27,555,116 | 27,377,007 |            | 7.42           | 27.40  |
| Separate account liabilities (L/H) .....                  | 6,352      | 5,664      | 4,651      | 5,137      |            | 12.15          | 14.45  |
| Insurance activities revenue .....                        | 25,541,485 | 24,116,023 | 22,368,440 | 20,231,438 |            | 5.91           | 51.11  |
| Other insurance activities income .....                   | 153,628    | 143,489    | 154,266    | 137,970    |            | 7.07           | 32.47  |
| Insurance and reinsurance underwriting income .....       | 25,387,857 | 23,972,534 | 22,214,174 | 20,093,468 |            | 5.90           | 51.24  |
| Premiums .....  | 25,387,857 | 23,972,534 | 22,214,174 | 20,093,468 |            | 5.90           | 51.24  |
| Credit related insurance underwriting .....               | 0          | 0          | 0          | 0          |            |                |        |
| Other insurance underwriting .....                        | 25,387,857 | 23,972,534 | 22,214,174 | 20,093,468 |            | 5.90           | 51.24  |
| Insurance benefits, losses, expenses .....                | 20,878,389 | 21,023,178 | 20,664,211 | 19,154,104 |            | -0.69          | 36.55  |
| Net assets of insurance underwriting subsidiaries .....   |            |            | 0          | 0          |            |                |        |
| Life insurance assets .....                               | 6,352      | 5,664      | 4,651      | 5,137      |            | 12.15          | 14.45  |

|   | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|   | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>Analysis Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Insurance underwriting assets / Consolidated assets .....                       | 41.62      |          |     | 44.47      |          |     | 44.11      |          |     | 44.30      |          |     |            |        |     |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets ..    | 55.40      |          |     | 55.72      |          |     | 54.85      |          |     | 54.32      |          |     |            |        |     |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets ..    | 44.60      |          |     | 44.28      |          |     | 45.15      |          |     | 45.68      |          |     |            |        |     |
| Separate account assets (L/H) / Total life assets .....                         | 0.02       |          |     | 0.02       |          |     | 0.01       |          |     | 0.02       |          |     |            |        |     |
| Insurance activities revenue / Adjusted operating income .....                  | 70.93      |          |     | 68.81      |          |     | 70.63      |          |     | 66.86      |          |     |            |        |     |
| Premium income / Insurance activities revenue .....                             | 99.40      |          |     | 99.41      |          |     | 99.31      |          |     | 99.32      |          |     |            |        |     |
| Credit related premium income / Total premium income .....                      | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Other premium income / Total premium income .....                               | 100        |          |     | 100        |          |     | 100        |          |     | 100        |          |     |            |        |     |
| Insurance underwriting net income / Consolidated net income .....               | 77.39      |          |     | 61.11      |          |     | 35.24      |          |     | 48.85      |          |     |            |        |     |
| Insurance net income (P/C) / Equity (P/C) .....                                 | 14.28      |          |     | 12.91      |          |     | 3.41       |          |     | 5.96       |          |     |            |        |     |
| Insurance net income (L/H) / Equity (L/H) .....                                 | 2.76       |          |     | 3.86       |          |     | 8.10       |          |     | 6.43       |          |     |            |        |     |
| Insurance benefits, losses, expenses / Insurance premiums .....                 | 82.24      |          |     | 87.70      |          |     | 93.02      |          |     | 95.33      |          |     |            |        |     |
| Reinsurance recovery (P/C) / Total assets (P/C) .....                           | 2.47       |          |     | 3.24       |          |     | 3.55       |          |     | 3.16       |          |     |            |        |     |
| Reinsurance recovery (L/H) / Total assets (L/H) .....                           | 8.45       |          |     | 9.12       |          |     | 9.87       |          |     | 9.75       |          |     |            |        |     |
| Net assets of insurance underwriting subsidiaries / Consolidated assets ....    | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses .. | 0.55       |          |     | 0.72       |          |     | 0.60       |          |     | 0.60       |          |     |            |        |     |

## Broker-Dealer Activities

|  |   |  |  |   |  |  |   |  |  |   |   |  |  |  |  |
|--|---|--|--|---|--|--|---|--|--|---|---|--|--|--|--|
| Net assets of broker-dealer subsidiaries (\$000) .....               |   |  |  |   |  |  | 0 |  |  |   | 0 |  |  |  |  |
| Net assets of broker-dealer subsidiaries / Consolidated assets ..... | 0 |  |  | 0 |  |  | 0 |  |  | 0 |   |  |  |  |  |

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## Foreign Activities

| Dollar Amount in Thousands                                   | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| <b>Foreign Activities</b>                                    |            |            |            |            |            |
| Total foreign loans and leases                               | 1,158      | 1,780      | 2,414      | 2,177      |            |
| Real estate loans  | 1,158      | 1,780      | 2,414      | 2,177      |            |
| Commercial and industrial loans                              | 0          | 0          | 0          | 0          |            |
| Loans to depository institutions and other banks acceptances | 0          | 0          | 0          | 0          |            |
| Loans to foreign governments and institutions                | 0          | 0          | 0          | 0          |            |
| Loans to individuals   | 0          | 0          | 0          | 0          |            |
| Agricultural loans   | 0          | 0          | 0          | 0          |            |
| Other foreign loans  | 0          | 0          | 0          | 0          |            |
| Lease financing receivables                                  | 0          | 0          | 0          | 0          |            |
| Debt securities  | 9,692,493  | 9,014,278  | 7,678,286  | 7,978,010  |            |
| Interest-bearing bank balances                               | 29,521     | 7,105      | 8,551      | 6,587      |            |
| Total selected foreign assets                                | 9,723,172  | 9,023,163  | 7,689,251  | 7,986,774  |            |
| Total foreign deposits                                       | 0          | 0          | 0          | 0          |            |
| Interest-bearing deposits                                    | 0          | 0          | 0          | 0          |            |
| Non-interest-bearing deposits                                | 0          | 0          | 0          | 0          |            |

|   | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC   | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC | Peer # | Pct |
|---|--------|----------|-----|--------|----------|-----|-------|----------|-----|--------|----------|-----|-----|--------|-----|
| <b>Analysis Ratios</b>                                  |        |          |     |        |          |     |       |          |     |        |          |     |     |        |     |
| Yield: Foreign loans                                    | 0      |          |     | 0      |          |     | 0     |          |     | 0      |          |     |     |        |     |
| Cost: Interest-bearing deposits                         |        |          |     |        |          |     |       |          |     |        |          |     |     |        |     |
| <b>Net Losses as a Percent of Foreign Loans by Type</b> |        |          |     |        |          |     |       |          |     |        |          |     |     |        |     |
| Real estate loans                                       |        |          |     |        |          |     |       |          |     |        |          |     |     |        |     |
| Commercial and industrial loans                         |        |          |     |        |          |     |       |          |     |        |          |     |     |        |     |
| Foreign governments and institutions                    |        |          |     |        |          |     |       |          |     |        |          |     |     |        |     |
| <b>Growth Rates</b>                                     |        |          |     |        |          |     |       |          |     |        |          |     |     |        |     |
| Net loans and leases                                    | -34.94 |          |     | -26.26 |          |     | 10.89 |          |     | -37.91 |          |     |     |        |     |
| Total selected assets                                   | 7.76   |          |     | 17.35  |          |     | -3.73 |          |     | 13.25  |          |     |     |        |     |
| Deposits  |        |          |     |        |          |     |       |          |     |        |          |     |     |        |     |

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**Servicing, Securitization and Asset Sale Activities—Part 1**

| Activity   | Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change |        |
|--|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
|  |                            |            |            |            |            |            | 1-Year         | 5-Year |
| Activity   |                            |            |            |            |            |            |                |        |
| Securitization activities  |                            | 41,385,976 | 43,581,830 | 0          | 0          |            | -5.04          |        |
| 1–4 family residential loans   |                            | 41,385,976 | 43,581,830 | 0          | 0          |            | -5.04          |        |
| Home equity lines  |                            | 0          | 0          | 0          | 0          |            |                |        |
| Credit card receivables  |                            | 0          | 0          | 0          | 0          |            |                |        |
| Auto loans   |                            | 0          | 0          | 0          | 0          |            |                |        |
| Commercial and industrial loans  |                            | 0          | 0          | 0          | 0          |            |                |        |
| All other loans and leases   |                            | 0          | 0          | 0          | 0          |            |                |        |
| Retained credit exposure   |                            | 0          | 0          | 0          | 0          |            |                |        |
| 1–4 family residential loans   |                            | 0          | 0          | 0          |            |            |                |        |
| Home equity lines  |                            | 0          | 0          | 0          |            |            |                |        |
| Credit card receivables  |                            | 0          | 0          | 0          |            |            |                |        |
| Auto loans   |                            | 0          | 0          | 0          |            |            |                |        |
| Commercial and industrial loans  |                            | 0          | 0          | 0          |            |            |                |        |
| All other loans and leases   |                            | 0          | 0          | 0          |            |            |                |        |
|  |                            |            |            |            |            |            |                |        |
| Unused commitments to provide liquidity (servicer advance)                     |                            | 0          | 0          | 0          | 0          |            |                |        |
| Seller's interest carried as securities and loans                              |                            | 0          | 0          | 0          | 0          |            |                |        |
| Home equity lines  |                            | 0          | 0          | 0          | 0          |            |                |        |
| Credit card receivables  |                            | 0          | 0          | 0          | 0          |            |                |        |
| Commercial and industrial loans  |                            | 0          | 0          | 0          | 0          |            |                |        |
|  |                            |            |            |            |            |            |                |        |
| Asset-backed commercial paper conduits   |                            | 0          | 0          | 0          | 0          |            |                |        |
| Credit exposure from credit enhancements provided to conduit structures        |                            | 0          | 0          | 0          | 0          |            |                |        |
| Liquidity commitments provided to conduit structures                           |                            | 0          | 0          | 0          | 0          |            |                |        |
|  |                            |            |            |            |            |            |                |        |
|  |                            | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |                |        |
| Activity as a Percent of Total Assets  |                            |            |            |            |            |            |                |        |
| Securitization activities  |                            | 20.65      | 25.08      | 0          | 0          |            |                |        |
| 1–4 family residential loans   |                            | 20.65      | 25.08      | 0          | 0          |            |                |        |
| Home equity lines  |                            | 0          | 0          | 0          | 0          |            |                |        |
| Credit card receivables  |                            | 0          | 0          | 0          | 0          |            |                |        |
| Auto loans   |                            | 0          | 0          | 0          | 0          |            |                |        |
| Commercial and Industrial loans  |                            | 0          | 0          | 0          | 0          |            |                |        |
| All other loans and leases   |                            | 0          | 0          | 0          | 0          |            |                |        |
| Asset-backed commercial paper conduits   |                            | 0          | 0          | 0          | 0          |            |                |        |
| Credit exposure from credit enhancements provided to conduit structures        |                            | 0          | 0          | 0          | 0          |            |                |        |
| Liquidity commitments provided to conduit structures                           |                            | 0          | 0          | 0          | 0          |            |                |        |
| Percent of Total Managed Assets (On balance-sheet loans and securitized loans) |                            |            |            |            |            |            |                |        |
| 1–4 family residential loans   |                            | 52.63      | 50.23      |            |            |            |                |        |
| Home equity lines  |                            | 1.95       | 2.25       |            |            |            |                |        |
| Credit card receivables  |                            | 18.53      | 20.07      |            |            |            |                |        |
| Auto loans and other consumer loans  |                            | 24.19      | 25.48      |            |            |            |                |        |
| Commercial and industrial loans  |                            | 0          | 0          |            |            |            |                |        |
| All other loans and leases   |                            | 2.70       | 1.97       |            |            |            |                |        |

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**Servicing, Securitization and Asset Sale Activities—Part 2**

|   | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Percent of Total Securitization Activities by Type</b>           |            |            |            |            |            |
| Retained credit exposure .....                                      | 0          | 0          |            |            |            |
| 1–4 family residential loans .....                                  | 0          | 0          |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....                                       |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                               |            |            |            |            |            |
| All other loans and leases .....                                    |            |            |            |            |            |
| Unused commitments to provide liquidity (servicer advance) .....    | 0          | 0          |            |            |            |
| Seller's interest carried as securities and loans .....             | 0          | 0          |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....                                       |            |            |            |            |            |
| Commercial and industrial loans .....                               |            |            |            |            |            |
| <b>Percent of Tier 1 Capital</b>                                    |            |            |            |            |            |
| Total retained credit exposure .....                                |            |            |            |            |            |
| Total retained credit exposure and asset sale credit exposure ..... |            |            |            |            |            |

|  | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change |        |
|--|------------|------------|------------|------------|------------|----------------|--------|
| Dollar Amount in Thousands                         |            |            |            |            |            | 1-Year         | 5-Year |
| <b>30–89 Days Past Due Securitized Assets</b>      |            |            |            |            |            |                |        |
| 1–4 family residential loans .....                 | 564,494    | 617,576    | 0          | 0          |            | -8.60          |        |
| Home equity lines .....                            | 0          | 0          | 0          | 0          |            |                |        |
| Credit card receivables .....                      | 0          | 0          | 0          | 0          |            |                |        |
| Auto loans .....                                   | 0          | 0          | 0          | 0          |            |                |        |
| Commercial and industrial loans .....              | 0          | 0          | 0          | 0          |            |                |        |
| All other loans and leases .....                   | 0          | 0          | 0          | 0          |            |                |        |
| Total 30–89 days past due securitized assets ..... | 564,494    | 617,576    | 0          | 0          |            | -8.60          |        |
| <b>90+ Days Past Due Securitized Assets</b>        |            |            |            |            |            |                |        |
| 1–4 family residential loans .....                 | 1,948,936  | 223,601    | 0          | 0          |            | 771.61         |        |
| Home equity lines .....                            | 0          | 0          | 0          | 0          |            |                |        |
| Credit card receivables .....                      | 0          | 0          | 0          | 0          |            |                |        |
| Auto loans .....                                   | 0          | 0          | 0          | 0          |            |                |        |
| Commercial and industrial loans .....              | 0          | 0          | 0          | 0          |            |                |        |
| All other loans and leases .....                   | 0          | 0          | 0          | 0          |            |                |        |
| Total 90+ days past due securitized assets .....   | 1,948,936  | 223,601    | 0          | 0          |            | 771.61         |        |
| Total past due securitized assets .....            | 2,513,430  | 841,177    | 0          | 0          |            | 198.80         |        |
| <b>Net Losses on Securitized Assets</b>            |            |            |            |            |            |                |        |
| 1–4 family residential loans .....                 | 3,658      | 1,699      | 0          | 0          |            | 115.30         |        |
| Home equity lines .....                            | 0          | 0          | 0          | 0          |            |                |        |
| Credit card receivables .....                      | 0          | 0          | 0          | 0          |            |                |        |
| Auto loans .....                                   | 0          | 0          | 0          | 0          |            |                |        |
| Commercial and industrial loans .....              | 0          | 0          | 0          | 0          |            |                |        |
| All other loans and leases .....                   | 0          | 0          | 0          | 0          |            |                |        |
| Total net losses on securitized assets .....       | 3,658      | 1,699      | 0          | 0          |            | 115.30         |        |



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**Servicing, Securitization and Asset Sale Activities—Part 3**

|   | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>30–89 Days Past Due Securitized Assets Percent of Type</b>         |            |            |            |            |            |
| 1–4 family residential loans .....                                    | 1.36       | 1.42       |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                 |            |            |            |            |            |
| All other loans and leases .....                                      |            |            |            |            |            |
| Total 30–89 days past due securitized assets .....                    | 1.36       | 1.42       |            |            |            |
| <b>90+ Days Past Due Securitized Assets Percent of Type</b>           |            |            |            |            |            |
| 1–4 family residential loans .....                                    | 4.71       | 0.51       |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans and other consumer loans .....                             |            |            |            |            |            |
| Commercial and industrial loans .....                                 |            |            |            |            |            |
| All other loans and leases .....                                      |            |            |            |            |            |
| Total 90+ days past due securitized assets .....                      | 4.71       | 0.51       |            |            |            |
| Total past due securitized assets percent of securitized assets ..... | 6.07       | 1.93       |            |            |            |
| <b>Net Loss on Securitized Assets Percent of Type</b>                 |            |            |            |            |            |
| 1–4 family residential loans .....                                    | 0.01       | 0          |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                 |            |            |            |            |            |
| All other loans and leases .....                                      |            |            |            |            |            |
| Total net losses on securitized assets .....                          | 0.01       | 0          |            |            |            |
| <b>30–89 Days Past Due Managed Assets Percent of Type</b>             |            |            |            |            |            |
| 1–4 family residential loans .....                                    | 1.31       | 1.35       |            |            |            |
| Home equity lines .....   | 0.56       | 0.38       |            |            |            |
| Credit card receivables .....   | 0.53       | 0.74       |            |            |            |
| Commercial and industrial loans .....                                 |            |            |            |            |            |
| All other loans and leases .....                                      | 0.23       | 0.42       |            |            |            |
| Total managed loans past due 30–89 days .....                         | 0.86       | 0.95       |            |            |            |
| <b>90+ Days Past Due Managed Assets Percent of Type</b>               |            |            |            |            |            |
| 1–4 family residential loans .....                                    | 4.33       | 0.47       |            |            |            |
| Home equity lines .....   | 0          | 0          |            |            |            |
| Credit card receivables .....   | 0          | 0          |            |            |            |
| Commercial and industrial loans .....                                 |            |            |            |            |            |
| All other loans and leases .....                                      | 0          | 0          |            |            |            |
| Total managed loans past due 90+ days .....                           | 2.28       | 0.24       |            |            |            |
| <b>Total Past Due Managed Assets</b>                                  |            |            |            |            |            |
|   | 3.15       | 1.18       |            |            |            |
| <b>Net Losses on Managed Assets Percent of Type</b>                   |            |            |            |            |            |
| 1–4 family residential loans .....                                    | 0.01       | 0          |            |            |            |
| Home equity lines .....   | -0.60      | 0.04       |            |            |            |
| Credit card receivables .....   | 2.63       | 2.74       |            |            |            |
| Commercial and industrial loans .....                                 |            |            |            |            |            |
| All other loans and leases .....                                      | 0.65       | 0.68       |            |            |            |
| <b>Net Losses on Managed Assets Percent of Total Managed Assets</b>   |            |            |            |            |            |
|   | 0.66       | 0.74       |            |            |            |

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## Parent Company Income Statement

| Dollar Amount in Thousands                               | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change |         |
|--|------------|------------|------------|------------|------------|----------------|---------|
|  |            |            |            |            |            | 1-Year         | 5-Year  |
| <b>Operating Income</b>                                  |            |            |            |            |            |                |         |
| Income from bank subsidiaries .....                      | 2,272,473  | 1,830,302  | 1,472,784  | 1,263,799  |            | 24.16          | 341.55  |
| Dividends .....  | 0          | 0          | 0          | 0          |            |                |         |
| Interest .....   | 67         | 152        | 113        | 36         |            | -55.92         | 235.00  |
| Management and service fees .....                        | 2,234,610  | 1,797,475  | 1,447,362  | 1,234,523  |            | 24.32          | 348.56  |
| Other income .....                                       | 37,796     | 32,675     | 25,309     | 29,240     |            | 15.67          | 129.64  |
|  |            |            |            |            |            |                |         |
| Income from nonbank subsidiaries .....                   | 3,864,100  | 3,560,461  | 2,892,893  | 2,407,093  |            | 8.53           | 333.54  |
| Dividends .....  | 307,200    | 336,600    | 342,458    | 128,683    |            | -8.73          | 53.14   |
| Interest .....   | 71         | 71         | 71         | 0          |            | 0.00           | -14.46  |
| Management and service fees .....                        | 3,542,467  | 3,127,686  | 2,442,575  | 2,095,592  |            | 13.26          | 1020.64 |
| Other income .....                                       | 14,362     | 96,104     | 107,789    | 182,818    |            | -85.06         | -96.16  |
|  |            |            |            |            |            |                |         |
| Income from subsidiary holding companies .....           | 451,949    | 310,729    | 207,731    | 83,792     |            | 45.45          | 549.64  |
| Dividends .....  | 450,672    | 300,000    | 200,000    | 80,000     |            | 50.22          | 553.15  |
| Interest .....   | 1,277      | 10,729     | 7,731      | 3,792      |            | -88.10         | 124.43  |
| Management and service fees .....                        | 0          | 0          | 0          | 0          |            |                |         |
| Other income .....                                       | 0          | 0          | 0          | 0          |            |                |         |
|  |            |            |            |            |            |                |         |
| Total income from subsidiaries .....                     | 6,588,522  | 5,701,492  | 4,573,408  | 3,754,684  |            | 15.56          | 346.53  |
|  |            |            |            |            |            |                |         |
| Securities gains (losses) .....                          | -5,464     | -15,270    | -3,912     | -7,834     |            |                |         |
| Other operating income .....                             | 8,983,426  | 8,678,699  | 7,957,088  | 7,941,010  |            | 3.51           | 31.29   |
|  |            |            |            |            |            |                |         |
| Total operating income .....                             | 15,566,484 | 14,364,921 | 12,526,584 | 11,687,860 |            | 8.36           | 87.45   |
|  |            |            |            |            |            |                |         |
| <b>Operating Expenses</b>                                |            |            |            |            |            |                |         |
| Personnel expenses .....                                 | 4,697,091  | 3,848,441  | 3,160,322  | 2,800,375  |            | 22.05          | 400.92  |
| Interest expense .....                                   | 6,451      | 7,994      | 6,893      | 7,925      |            | -19.30         | 71.66   |
| Other expenses .....                                     | 9,293,878  | 8,934,224  | 8,735,396  | 8,129,097  |            | 4.03           | 50.21   |
| Provision for loan and lease losses .....                | -981       | 1,566      | -612       | 1,537      |            |                |         |
|  |            |            |            |            |            |                |         |
| Total operating expenses .....                           | 13,996,439 | 12,792,225 | 11,901,999 | 10,938,934 |            | 9.41           | 96.29   |
|  |            |            |            |            |            |                |         |
| Income (loss) before taxes .....                         | 1,695,318  | 1,871,712  | 624,585    | 748,926    |            | -9.42          | 44.41   |
| Applicable income taxes (credit) .....                   | -147,459   | -36,155    | -131,145   | -96,717    |            |                |         |
| Extraordinary items .....                                |            |            |            | 0          |            |                |         |
| Income before undistributed income of subsidiaries ..... | 1,842,777  | 1,907,867  | 755,730    | 845,643    |            | -3.41          | 29.37   |
|  |            |            |            |            |            |                |         |
| Equity in undistributed income of subsidiaries .....     | 2,045,252  | 2,197,637  | 1,536,086  | 1,581,062  |            | -6.93          | 138.88  |
| Bank subsidiaries .....                                  | 0          | 0          | 0          | 0          |            |                |         |
| Nonbank subsidiaries .....                               | 1,925,864  | 1,302,708  | 591,615    | 797,562    |            | 47.84          | 1641.16 |
| Subsidiary holding companies .....                       | 119,388    | 894,929    | 944,471    | 783,500    |            | -86.66         | -83.99  |
|  |            |            |            |            |            |                |         |
| Net income (loss) .....                                  | 3,888,029  | 4,105,504  | 2,291,816  | 2,426,705  |            | -5.30          | 70.49   |
|  |            |            |            |            |            |                |         |
| <b>Memoranda</b>   |            |            |            |            |            |                |         |
| Bank net income .....                                    | 0          | 0          | 0          | 0          |            |                |         |
| Nonbank net income .....                                 | 2,233,064  | 1,639,308  | 934,073    | 926,245    |            | 36.22          | 617.55  |
| Subsidiary holding companys' net income .....            | 570,060    | 1,194,929  | 1,144,471  | 863,500    |            | -52.29         | -30.02  |

BHC Name

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Peer #

## Parent Company Balance Sheet

| Dollar Amount in Thousands                                       | 12/31/2020 | % of<br>Total<br>Assets | 12/31/2019 | % of<br>Total<br>Assets | 12/31/2018 | % of<br>Total<br>Assets | 12/31/2017 | 12/31/2016 | Percent Change |         |
|--|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|------------|----------------|---------|
|  |            |                         |            |                         |            |                         |            |            | 1-Year         | 5-Year  |
| <b>Assets</b>  |            |                         |            |                         |            |                         |            |            |                |         |
| Investment in bank subsidiaries .....                            | 376,906    | 0.70                    | 374,015    | 0.76                    | 221,105    | 0.51                    | 304,833    |            | 0.77           | 93.08   |
| Common and preferred stock .....                                 | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Excess cost over fair value .....                                | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Loans, advances, notes, and bonds .....                          | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Other receivables .....  | 376,906    | 0.70                    | 374,015    | 0.76                    | 221,105    | 0.51                    | 304,833    |            | 0.77           | 93.08   |
| Investment in nonbank subsidiaries .....                         | 20,672,958 | 38.24                   | 17,552,207 | 35.78                   | 16,560,080 | 38.27                   | 16,668,882 |            | 17.78          | 45.71   |
| Common and preferred stock .....                                 | 19,004,355 | 35.15                   | 15,932,439 | 32.48                   | 15,140,149 | 34.99                   | 15,167,802 |            | 19.28          | 46.36   |
| Excess cost over fair value .....                                | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Loans, advances, notes, and bonds .....                          | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Other receivables .....  | 1,668,603  | 3.09                    | 1,619,768  | 3.30                    | 1,419,931  | 3.28                    | 1,501,080  |            | 3.01           | 38.75   |
| Investment in subsidiary holding companies .....                 | 11,337,855 | 20.97                   | 10,633,387 | 21.67                   | 9,428,080  | 21.79                   | 8,411,611  |            | 6.63           | 51.63   |
| Common and preferred stock .....                                 | 11,334,492 | 20.96                   | 10,118,740 | 20.63                   | 9,109,111  | 21.05                   | 8,195,491  |            | 12.01          | 51.59   |
| Excess cost over fair value .....                                | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Loans, advances, notes, and bonds .....                          | 0          | 0                       | 509,200    | 1.04                    | 318,000    | 0.73                    | 215,700    |            | -100.00        |         |
| Other receivables .....  | 3,363      | 0.01                    | 5,447      | 0.01                    | 969        | 0                       | 420        |            | -38.26         | 650.67  |
| <b>Assets Excluding Investment in Subsidiaries</b>               |            |                         |            |                         |            |                         |            |            |                |         |
| Net loans and leases .....                                       | 202,146    | 0.37                    | 467,984    | 0.95                    | 305,382    | 0.71                    | 693,680    |            | -56.80         | -61.30  |
| Securities .....   | 13,781,776 | 25.49                   | 12,838,726 | 26.17                   | 8,068,053  | 18.64                   | 8,339,868  |            | 7.35           | 50.44   |
| Securities purchased (reverse repos) .....                       | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Cash and due from affiliated depository institution .....        | 29,848     | 0.06                    | 35,413     | 0.07                    | 41,825     | 0.10                    | 35,500     |            | -15.71         | 10.72   |
| Cash and due from unrelated depository institution .....         | 92,951     | 0.17                    | 104,421    | 0.21                    | 243,704    | 0.56                    | 202,615    |            | -10.98         | -47.62  |
| Premises, furnishings, fixtures and equipment .....              | 1,372,480  | 2.54                    | 1,456,764  | 2.97                    | 1,455,664  | 3.36                    | 1,337,422  |            | -5.79          | 6.50    |
| Intangible assets .....  | 0          | 0                       | 333,680    | 0.68                    | 401,720    | 0.93                    | 383,336    |            | -100.00        | -100.00 |
| Other assets .....   | 6,197,166  | 11.46                   | 5,261,749  | 10.73                   | 6,547,830  | 15.13                   | 6,361,370  |            | 17.78          | 13.23   |
| Balance due from subsidiaries and related institutions .....     | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Total assets .....   | 54,064,086 | 100.00                  | 49,058,346 | 100.00                  | 43,273,443 | 100.00                  | 42,739,117 |            | 10.20          | 39.62   |
| <b>Liabilities and Capital</b>                                   |            |                         |            |                         |            |                         |            |            |                |         |
| Deposits .....   | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Securities sold (repos) .....                                    | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Commercial paper .....   | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Other borrowings 1 year or less .....                            | 0          | 0                       | 20,154     | 0.04                    | 0          | 0                       | 63,837     |            | -100.00        |         |
| Borrowings with maturity over 1 year .....                       | 200,790    | 0.37                    | 440,161    | 0.90                    | 306,082    | 0.71                    | 635,715    |            | -54.38         | -63.06  |
| Subordinated notes and debentures .....                          | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Other liabilities .....  | 12,675,525 | 23.45                   | 12,488,396 | 25.46                   | 11,117,008 | 25.69                   | 10,409,380 |            | 1.50           | 38.57   |
| Balance due to subsidiaries and related institutions .....       | 854,262    | 1.58                    | 666,937    | 1.36                    | 657,238    | 1.52                    | 878,676    |            | 28.09          | 8.20    |
| Total liabilities .....  | 13,730,577 | 25.40                   | 13,615,648 | 27.75                   | 12,080,328 | 27.92                   | 11,987,608 |            | 0.84           | 31.01   |
| Equity Capital .....   | 40,333,509 | 74.60                   | 35,442,698 | 72.25                   | 31,193,115 | 72.08                   | 30,751,509 |            | 13.80          | 42.81   |
| Perpetual preferred stock (income surplus) .....                 | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Common stock .....   | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Common surplus .....   | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Retained earnings .....  | 37,975,401 | 70.24                   | 35,255,987 | 71.87                   | 32,518,510 | 75.15                   | 31,066,183 |            | 7.71           | 33.67   |
| Accumulated other comprehensive income .....                     | 2,358,108  | 4.36                    | 186,711    | 0.38                    | -1,325,395 | -3.06                   | -433,159   |            | 1162.97        |         |
| Other equity capital components .....                            | 0          | 0                       | 0          | 0                       | 0          | 0                       | 118,485    |            |                | -100.00 |
| Total liabilities and equity capital .....                       | 54,064,086 | 100.00                  | 49,058,346 | 100.00                  | 43,273,443 | 100.00                  | 42,739,117 |            | 10.20          | 39.62   |
| <b>Memoranda</b>   |            |                         |            |                         |            |                         |            |            |                |         |
| Loans and advances from bank subsidiaries .....                  | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Loans and advances from nonbank subsidiaries .....               | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Notes payable to subsidiaries that issued TPS .....              | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Loans and advances from subsidiary holding companies .....       | 176,800    | 0.33                    | 0          | 0                       | 0          | 0                       | 0          |            |                | -20.75  |
| Subordinated and long-term debt 1 year or less .....             | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |
| Guaranteed loans to banks, nonbanks, and holding companies ..... | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          |            |                |         |

BHC Name

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## Parent Company Analysis—Part 1

|   | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|   | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>Profitability</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Net income / Average equity capital .....   | 10.12      |          |     | 11.87      |          |     | 7.39       |          |     | 8.03       |          |     |            |        |     |
| Bank net income / Average equity investment in banks .....                          |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Nonbank net income / Average equity investment in nonbanks .....                    | 13.01      |          |     | 10.65      |          |     | 6.16       |          |     | 6.37       |          |     |            |        |     |
| Subsidiary HCs net income / Average equity investment in sub HCs .....              | 4.97       |          |     | 12.10      |          |     | 13.14      |          |     | 10.85      |          |     |            |        |     |
| Bank net income / Parent net income .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Nonbank net income / Parent net income .....  | 57.43      |          |     | 39.93      |          |     | 40.76      |          |     | 38.17      |          |     |            |        |     |
| Subsidiary holding companies' net income / Parent net income .....                  | 14.66      |          |     | 29.11      |          |     | 49.94      |          |     | 35.58      |          |     |            |        |     |
| <b>Leverage</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Total liabilities / Equity capital .....  | 34.04      |          |     | 38.42      |          |     | 38.73      |          |     | 38.98      |          |     |            |        |     |
| Total debt / Equity capital .....   | 0.50       |          |     | 1.30       |          |     | 0.98       |          |     | 2.27       |          |     |            |        |     |
| Total debt + notes payable to subs that issued TPS / Equity capital .....           | 0.50       |          |     | 1.30       |          |     | 0.98       |          |     | 2.27       |          |     |            |        |     |
| Total debt + Loans guaranteed for affiliate / Equity capital .....                  | 0.50       |          |     | 1.30       |          |     | 0.98       |          |     | 2.27       |          |     |            |        |     |
| Total debt / Equity capital – excess over fair value .....                          | 0.50       |          |     | 1.30       |          |     | 0.98       |          |     | 2.27       |          |     |            |        |     |
| Long-term debt / Equity capital .....   | 0.50       |          |     | 1.24       |          |     | 0.98       |          |     | 2.07       |          |     |            |        |     |
| Short-term debt / Equity capital .....  | 0          |          |     | 0.06       |          |     | 0          |          |     | 0.21       |          |     |            |        |     |
| Current portion of long-term debt / Equity capital .....                            | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Excess cost over fair value / Equity capital .....                                  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Long-term debt / Consolidated long-term debt .....                                  | 6.64       |          |     | 34.21      |          |     | 19.73      |          |     | 29.15      |          |     |            |        |     |
| <b>Double Leverage</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Equity investment in subs / Equity capital .....                                    | 75.22      |          |     | 73.50      |          |     | 77.74      |          |     | 75.97      |          |     |            |        |     |
| Total investment in subs / Equity capital .....                                     | 80.30      |          |     | 80.58      |          |     | 84.02      |          |     | 82.55      |          |     |            |        |     |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....             |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....              |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Double Leverage Payback</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Equity investment in subs – equity cap / Net income (X) .....                       | -2.57      |          |     | -2.29      |          |     | -3.03      |          |     | -3.04      |          |     |            |        |     |
| Equity investment in subs – equity cap / Net income-div (X) .....                   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Coverage Analysis</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Operating income-tax + noncash / Operating expenses + dividends .....               | 115.46     |          |     | 116.21     |          |     | 110.15     |          |     | 111.67     |          |     |            |        |     |
| Cash from ops + noncash items + op expense / Op expense + dividend .....            | 113.05     |          |     | 118.44     |          |     | 113.27     |          |     | 110.81     |          |     |            |        |     |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....   | 103.35     |          |     | 102.64     |          |     | 104.97     |          |     | 104.16     |          |     |            |        |     |
| Pretax operating income + interest expense / Interest expense .....                 | 26,379.93  |          |     | 23,513.96  |          |     | 9,161.15   |          |     | 9,550.17   |          |     |            |        |     |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref ..... | 26,379.93  |          |     | 23,513.96  |          |     | 9,161.15   |          |     | 9,550.17   |          |     |            |        |     |
| Dividends + interest from subsidiaries / Interest expense + dividends .....         | 11,770.07  |          |     | 8,100.48   |          |     | 7,984.52   |          |     | 2,681.53   |          |     |            |        |     |
| Fees + other income from subsidiaries / Salary + other expenses .....               | 41.66      |          |     | 39.54      |          |     | 33.82      |          |     | 32.41      |          |     |            |        |     |
| Net income / Current part of long-term debt + preferred dividends (X) .....         |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Other Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Net assets that reprice within 1 year / Total assets .....                          | -1.80      |          |     | -0.52      |          |     | -0.97      |          |     | -0.93      |          |     |            |        |     |
| <b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>                     |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| 90+ days past due .....   | 0.04       |          |     | 0.01       |          |     | 0.01       |          |     | 0.01       |          |     |            |        |     |
| Nonaccrual .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Total .....   | 0.04       |          |     | 0.01       |          |     | 0.01       |          |     | 0.01       |          |     |            |        |     |
| <b>Guaranteed Loans as a Percent of Equity Capital</b>                              |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| To bank subsidiaries .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| To nonbank subsidiaries .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| To subsidiary holding companies .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Total .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| <b>As a Percent of Consolidated Holding Company Assets</b>                          |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Nonbank assets of nonbank subsidiaries .....  | 35.17      |          |     | 36.97      |          |     | 37.05      |          |     | 36.92      |          |     |            |        |     |
| Combined thrift assets (reported only by bank holding companies) .....              | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Combined foreign nonbank subsidiary assets .....                                    | 0.41       |          |     | 0.45       |          |     | 0.46       |          |     | 0.38       |          |     |            |        |     |

BHC Name

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Peer #

## Parent Company Analysis—Part 2

|  | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     | 12/31/2016 |        |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # | Pct |
| <b>Payout Ratios — Parent</b>                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Dividends declared / Income before undistributed income.....       | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Dividends declared / Net income .....                              | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Net income – dividends / Average equity .....                      | 10.12      |          |     | 11.87      |          |     | 7.39       |          |     | 8.03       |          |     |            |        |     |
| <b>Percent of Dividends Paid</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Dividends from bank subsidiaries .....                             |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Dividends from nonbank subsidiaries .....                          |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Dividends from subsidiary holding companies.....                   |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Dividends from all subsidiaries .....                              |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Payout Ratios — Subsidiaries:</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Percent of Bank Net Income</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Dividends from bank subsidiaries .....                             |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Interest income from bank subsidiaries.....                        |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Management and service fees from bank subsidiaries .....           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Other income from bank subsidiaries.....                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Operating income from bank subsidiaries .....                      |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Percent of Nonbank Net Income</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Dividends from nonbank subsidiaries .....                          | 13.76      |          |     | 20.53      |          |     | 36.66      |          |     | 13.89      |          |     |            |        |     |
| Interest income from nonbank subsidiaries.....                     | 0          |          |     | 0          |          |     | 0.01       |          |     | 0          |          |     |            |        |     |
| Management and service fees from nonbank subsidiaries .....        | 158.64     |          |     | 190.79     |          |     | 261.50     |          |     | 226.25     |          |     |            |        |     |
| Other income from nonbank subsidiaries.....                        | 0.64       |          |     | 5.86       |          |     | 11.54      |          |     | 19.74      |          |     |            |        |     |
| Operating income from nonbank subsidiaries .....                   | 173.04     |          |     | 217.19     |          |     | 309.71     |          |     | 259.88     |          |     |            |        |     |
| <b>Percent of Subsidiary Holding Companies' Net Income</b>         |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Dividends from subsidiary holding companies.....                   | 79.06      |          |     | 25.11      |          |     | 17.48      |          |     | 9.26       |          |     |            |        |     |
| Interest income from subsidiary holding companies.....             | 0.22       |          |     | 0.90       |          |     | 0.68       |          |     | 0.44       |          |     |            |        |     |
| Management and service fees from subsidiary holding companies..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Other income from subsidiary holding companies.....                | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Operating income from subsidiary holding companies.....            | 79.28      |          |     | 26         |          |     | 18.15      |          |     | 9.70       |          |     |            |        |     |
| <b>Dependence on Subsidiaries:</b>                                 |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| <b>Percent of Total Operating Income</b>                           |            |          |     |            |          |     |            |          |     |            |          |     |            |        |     |
| Dividends from bank subsidiaries .....                             | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Interest income from bank subsidiaries.....                        | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Management and service fees from bank subsidiaries .....           | 14.36      |          |     | 12.51      |          |     | 11.55      |          |     | 10.56      |          |     |            |        |     |
| Other income from bank subsidiaries.....                           | 0.24       |          |     | 0.23       |          |     | 0.20       |          |     | 0.25       |          |     |            |        |     |
| Operating income from bank subsidiaries .....                      | 14.60      |          |     | 12.74      |          |     | 11.76      |          |     | 10.81      |          |     |            |        |     |
| Dividends from nonbank subsidiaries .....                          | 1.97       |          |     | 2.34       |          |     | 2.73       |          |     | 1.10       |          |     |            |        |     |
| Interest income from nonbank subsidiaries.....                     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Management and service fees from nonbank subsidiaries .....        | 22.76      |          |     | 21.77      |          |     | 19.50      |          |     | 17.93      |          |     |            |        |     |
| Other income from nonbank subsidiaries.....                        | 0.09       |          |     | 0.67       |          |     | 0.86       |          |     | 1.56       |          |     |            |        |     |
| Operating income from nonbank subsidiaries .....                   | 24.82      |          |     | 24.79      |          |     | 23.09      |          |     | 20.59      |          |     |            |        |     |
| Dividends from subsidiary holding companies.....                   | 2.90       |          |     | 2.09       |          |     | 1.60       |          |     | 0.68       |          |     |            |        |     |
| Interest income from subsidiary holding companies.....             | 0.01       |          |     | 0.07       |          |     | 0.06       |          |     | 0.03       |          |     |            |        |     |
| Management and service fees from subsidiary holding companies..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Other income from subsidiary holding companies.....                | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |
| Operating income from subsidiary holding companies.....            | 2.90       |          |     | 2.16       |          |     | 1.66       |          |     | 0.72       |          |     |            |        |     |
| Loans and advances from subsidiaries / Short term debt.....        |            |          |     | 0          |          |     |            |          |     | 0          |          |     |            |        |     |
| Loans and advances from subsidiaries / Total debt .....            | 88.05      |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |        |     |